Commonwealth of Massachusetts
Motor Vehicle Insurance Merit Rating Board

Administrative Procedures for

SAFE
DRIVER
INSURANCE
PLAN

Chapter 1
INTRODUCTION

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1.1 Purpose.

The purpose of this document is to provide the Safe Driver Insurance Plan (SDIP) administrative procedures to be used by insurers for submitting policy inquiries to the Merit Rating Board (MRB) to acquire SDIP information; for submitting SDIP claims to the MRB; and for submitting out-of-state driving records to the MRB.

"Chapter 2 POLICY INQUIRIES" contains procedures for submitting policy inquiries to the MRB to acquire SDIP information and for reporting this SDIP information to the policyholder on the Safe Driver Insurance Plan Statement and on the Coverage Selections Page.

"Chapter 3 SDIP CLAIMS" contains procedures for submitting at-fault accident claims to the MRB and for notifying the policyholder and involved operator of the at-fault accident surcharge. This chapter also contains procedures for submitting comprehensive claims to the MRB.

"Chapter 4 OUT-OF-STATE DRIVING RECORDS" contains procedures for submitting out-of-state driving records to the MRB as required by the *Opinion, Findings and Decision on 1999 Safe Driver Insurance Plan* dated December 14, 1998 Docket No. R98-39.

"Chapter 5 DATA TRANSFER WITH THE MRB" contains procedures for file transfer between the MRB and insurers.

These procedures assume insurer personnel have a thorough understanding of the Safe Driver Insurance Plan Regulation 211 CMR 134.00 and the *Massachusetts Private Passenger Automobile Insurance Manual* - see www.aib.org.

1.2 Authority.

The Motor Vehicle Insurance Merit Rating Board was established by Massachusetts General Law Chapter 6 Section 183. The Merit Rating Board is responsible for administering the Safe Driver Insurance Plan contained in Regulation 211 CMR 134.00.

1.3 Merit Rating Board Organization.

The Merit Rating Board consists of three members: the Registrar of Motor Vehicles who serves as chairperson, the Commissioner of Insurance, and the Attorney General or his designee. The Merit Rating Board appoints a director who is responsible for the administrative staff. Appendix Q contains a diagram of the Merit Rating Board organization.

1.4 Responsibilities of the Merit Rating Board.

1.4.1 Traffic Law Violations. The MRB receives citations for traffic law violations from Massachusetts police departments and Massachusetts courts and applies each citation to the specified violator's driving record. The MRB receives payments, hearing requests, and address changes from violators and applies these updates to the specified violator's driving record.

1.4.2 SDIP Claims. The MRB receives an SDIP Claim Source File from an insurer, applies each claim incident on this file to the specified person's driving record, and returns an SDIP Claim Response File to the insurer. The MRB receives at-fault accident surcharge appeal requests, transfers the at-fault accident surcharge appeal requests to the Massachusetts Division of Insurance Board of Appeals on Motor Vehicle Liability Policies and Bonds (BOA), and receives notification from the BOA when the BOA vacates an at-fault accident surcharge.

1.4.3 Policy Inquiries. The MRB receives a Policy Inquiry Source File from an insurer, applies each policy inquiry on this file to the specified person's driving record, and returns a Policy Inquiry Response File to the insurer. The MRB creates a notice to reinquire to an insurer for each listed operator whose driving record has changed since the most recent policy inquiry.

1.4.4 Out-of-State Driving Records. The MRB receives an Out-of-State Driving Record Source File from an insurer, applies each out-of-state incident on this file to the specified person's driving record, and returns an Out-of-State Driving Record Response File to the insurer.

<u>1.4.5 SDIP Statistical Reporting</u>. The MRB maintains an SDIP statistical database. This database consists of SDIP claim and policy inquiry response records from the MRB; and statistical premium and loss records from the designated statistical agent – Commonwealth Automobile Reinsurers (CAR). Statistical reports are produced for the private passenger automobile insurance rate hearings. Performance reports are produced to measure the performance of the MRB, each police department that reports citations to the MRB, each court that reports citations to the MRB, and each insurer that reports policy inquiries and SDIP claims to the MRB.

<u>1.4.6 Information Technology.</u> The MRB designs and operates the Safe Driver Insurance Plan computer software that runs at the Massachusetts Information Technology Department data center. The MRB designs and operates the personal computer software that manages electronic data transfers between the MRB and insurers, creates samples of daily activity for review by a Quality Control Analyst, and produces routine customer service letters.

<u>1.4.7 Customer Service.</u> The MRB maintains a telephone and walk-in service for any customer with a question or complaint about a driving record and corrects any error made by the MRB. The MRB will provide to any customer a hard copy of his or her driving record for a fee.

<u>1.4.8 SDIP On-Line Service.</u> The MRB maintains computer software for the computer screens used by authorized insurance companies and agents to view the driving records maintained by the MRB. This service is available through the Massachusetts Registry of Motor Vehicles Uninsured Motorist System. (www.mass.gov/rmv/ums). The MRB keeps a history of all transactions performed by insurance companies and agents through this SDIP On-Line Service.

Chapter 2
POLICY INQUIRIES

This chapter contains procedures for submitting SDIP policy inquiries to the MRB to acquire SDIP information and for reporting this SDIP information to the policyholder on the Safe Driver Insurance Plan Statement and on the Coverage Selections Page.

Section 2.1 defines policy inquiries that must be reported to the MRB.

Section 2.2 contains instructions for preparing the Policy Inquiry Source File that must be submitted to the MRB.

Section 2.3 describes the Policy Inquiry Response File created by the MRB and returned to the insurer for each Policy Inquiry Source File submitted.

Section 2.4 contains instructions for correcting a rejected policy inquiry.

Section 2.5 describes the Notice to Reinquire Response File created weekly by the MRB and returned to the insurer.

Section 2.6 contains instructions for reporting Safe Driver Insurance Plan information to the policyholder on the Safe Driver Insurance Plan Statement and on the Coverage Selections Page.

Section 2.7 provides an overview of the MRB procedure to calculate Operator SDIP Points.

Appendix A contains the Policy Inquiry Source File specifications.

Appendix B contains the Policy Inquiry Response File specifications.

Appendix G contains the Notice to Reinquire Response File specifications.

Section 2.1
Policy Inquiries that
Must be Reported
to the MRB

A policy inquiry for a policy subject to the Safe Driver Insurance Plan (SDIP) must be reported to the MRB. A policy is subject to the SDIP if it provides Bodily Injury to Others Coverage (Part 1), Personal Injury Protection Coverage (Part 2), Property Damage Liability Coverage (Part 4), or Collision Coverage (Part 7) for one or more vehicles subject to the SDIP.

A vehicle subject to the SDIP is any private passenger vehicle rated in accordance with the *Massachusetts Private Passenger Automobile Insurance Manual* for the policy effective year. Refer to www.aib.org.

Insurers must submit a policy inquiry for the following reasons:

2.1.1   New Business Policies
2.1.2   Renewal Policies
2.1.3   Change in Listed Operators
2.1.4   Add Collision Coverage
2.1.5   Add Property Damage Liability Coverage
2.1.6   Reinstatement
2.1.7   Notice to Reinquire

The insurer must re-rate the policy using the Policy Inquiry Response(s) for the most recent MRB Process Date if the assignment of operators to vehicles would change the SDIP premium adjustment for any vehicle on the policy. The MRB considers the policy inquiry with the most recent MRB Process Date to be the active inquiry for a policy-operator containing SDIP information used to rate the policy.

2.1.1 New Business Policies.

Insurers must report a policy inquiry to the MRB for a new business policy no earlier than forty-five (45) days before the first day of the month of the effective date of the policy and no later than fifteen (15) days after the date the policy is issued.

2.1.2 Renewal Policies.

Insurers must report a policy inquiry to the MRB for a renewal policy no earlier than seventy-five (75) days before the first day of the month of the effective date of the policy and early enough so that the Safe Driver Insurance Plan Statement can be reported to the policyholder when the policy is issued.

2.1.3 Change in Listed Operators.

Insurers must report a policy inquiry to the MRB if an operator is added to the policy within the first two hundred forty-five (245) days of the policy term. Insurers may report a policy inquiry to the MRB if an operator is added to the policy during the last one hundred twenty (120) days of the policy term. This policy inquiry must be reported to the MRB no earlier than forty-five (45) days before the first day of the month of the endorsement effective date and no later than fifteen (15) days after the endorsement effective date.

2.1.4 Add Collision Coverage.

Insurers must report a policy inquiry to the MRB when Collision coverage is added to a policy that previously had no Collision coverage. This policy inquiry must be reported to the MRB no earlier than forty-five (45) days before the first day of the month of the endorsement effective date and no later than fifteen (15) days after the endorsement effective date.

2.1.5 Add Property Damage Liability Coverage.

Insurers must report a policy inquiry to the MRB when Property Damage Liability coverage is added to a policy that previously had no Property Damage Liability coverage. This policy inquiry must be reported to the MRB no earlier than forty-five (45) days before the first day of the month of the endorsement effective date and no later than fifteen (15) days after the endorsement effective date.

2.1.6 Reinstatement.

Insurers must report a policy inquiry to the MRB for a policy reinstatement if the reinstatement results in a change in the Operator SDIP Points assigned to any vehicle covered by the policy. This policy inquiry must be reported to the MRB no earlier than forty-five (45) days before the first day of the month of the reinstatement effective date and no later than fifteen (15) days after the reinstatement effective date. This reinstatement policy inquiry should not be used if the policy number, policy effective date or policy expiration date is changed from the original policy inquiry.

2.1.7 Notice to Reinquire.

Insurers must resubmit a policy inquiry to the MRB within thirty (30) days after receipt of a notice to reinquire from the MRB. See "Section 2.5 Notice to Reinquire Response File".

Section 2.2
Policy Inquiry
Source File

An insurer must create a Policy Inquiry Source File to report policy inquiries to the MRB. Each record on the Policy Inquiry Source File represents one operator listed on a policy. Policy inquiries for multiple insurance companies and for all transaction types may be reported on the same file. A Policy Inquiry Source File should contain no more than fifty thousand (50,000) records.

This file is a fixed-width ASCII text file that must not contain any non-ASCII characters. This file may be created from a personal computer application, a mainframe application, or any other computer application that can create a fixed-width ASCII text file.

An insurer must transfer (upload) the Policy Inquiry Source File to the MRB FTP site. Chapter 5 contains instructions and the naming convention for source files submitted to the MRB.

Appendix A contains the Policy Inquiry Source File specifications.

2.2.1 Policy Identification.

The policy identification on a Policy Inquiry Source Record must make it possible to locate the policy within insurance company files. This policy identification, consisting of insurance company code, the first sixteen characters of the policy number, and the policy effective date, on a Policy Inquiry Source Record must be exactly the same as the policy identification reported on statistical premium and loss records to the designated statistical agent - Commonwealth Automobile Reinsurers (CAR). The insurer must use the same policy identification on any SDIP Claim Source Record reported to the MRB, on any Safe Driver Insurance Plan Statement to the policyholder, and on any Surcharge Notice for the policy.

2.2.2 Listed Operators.

Insurers must submit the driver license number, license state code, surname and birth date exactly as printed on the driver license for each operator listed on a policy.

The MRB Safe Driver Insurance Plan computer system compares the operator identification for each listed operator with RMV license records. The operator identification on the Policy Inquiry Source Record consists of a listed operator's license number, license state code, surname, and birth date. A Massachusetts license number must exactly match the license number on an RMV license record. At least three of the first five characters of the surname must be the same as the corresponding characters in the last name associated with the matching license number on the RMV license record. At least two of the three elements (month, day, year) of the birth date must be the same as the corresponding elements of the birth date associated with the matching license number on the RMV license record.

The insurer is responsible for verifying the out-of-state driver license number, surname, and birth date because Massachusetts did not issue this license and the MRB has no way of validating the out-of-state license identification.

Deferred Operator. A listed operator for a policy must be coded as a deferred operator if this operator is not used in rating this policy because this operator's classification and Safe Driver Insurance Plan points are used by another vehicle covered by another Massachusetts private passenger automobile insurance policy. A deferred operator on a policy should be indicated with an asterisk (*) in position ten of the Operator Surname. Refer to "Appendix A: Policy Inquiry Source Record Description" Operator Surname (Field Number 13) Deferred Operator Indicator.

2.2.3 Transaction Types.

Each record on this Policy Inquiry Source File must be one of the following transactions:

	Description	Transaction Type
2.2.3.1	New Business	1
2.2.3.2	Renewal	2
2.2.3.3	Change in Listed Operators	3
2.2.3.4	Add Collision Coverage	4
2.2.3.5	Add Property Damage Liability Coverage	5
2.2.3.6	Reinstatement	6
2.2.3.7	Information Only	9

2.2.3.1 New Business: Transaction Type 1. This transaction must be used to report each operator listed on a new business policy to the MRB. The Transaction Effective Date in each record must be the same as the Policy Effective Date.

2.2.3.2 Renewal: Transaction Type 2. This transaction must be used to report each operator listed on a renewal policy to the MRB. The Transaction Effective Date in each record must be the same as the Policy Effective Date.

2.2.3.3 Change in Listed Operators: Transaction Type 3. This transaction must be used to report a change in the listed operators previously reported. The same Transaction Effective Date should be used for each operator listed on the policy as of the Transaction Effective Date. The Transaction Effective Date may be equal to or later than the Policy Effective Date.

2.2.3.4 Add Collision Coverage: Transaction Type 4. This transaction must be used to report a policy to the MRB when Collision coverage is added to a policy previously reported. The same Transaction Effective Date should be used for each operator listed on the policy as of the Transaction Effective Date. The Transaction Effective Date may be equal to or later than the Policy Effective Date.

2.2.3.5 Add Property Damage Liability Coverage: Transaction Type 5. This transaction must be used to report a policy to the MRB when Property Damage Liability coverage is added to a policy previously reported. The same Transaction Effective Date should be used for each operator listed on the policy as of the Transaction Effective Date. The Transaction Effective Date may be equal to or later than the Policy Effective Date.

2.2.3.6 Reinstatement: Transaction Type 6. This transaction may be used to report a policy to the MRB when a policy is reinstated provided that there is no change to the Policy Number, Policy Effective Date, or Policy Expiration Date. The same Transaction Effective Date should be used for each operator listed on the policy as of the Transaction Effective Date. The Transaction Effective Date may be equal to or later than the Policy Effective Date.

2.2.3.7 Information Only: Transaction Type 9. This transaction may be used to obtain SDIP information of an operator from the MRB. The Transaction Effective Date must be the same as the Policy Effective Date. The SDIP information produced by the MRB in response to an information only inquiry (Transaction Type 9) must not be used on a Safe Driver Insurance Plan Statement or Coverage Selections Page.

Section 2.3
Policy Inquiry
Response File

The MRB produces a Policy Inquiry Response File for each Policy Inquiry Source File submitted. The Policy Inquiry Response File contains the Operator SDIP Points for each listed operator and the listed operator's surchargeable incidents. This file is the source for the Safe Driver Insurance Plan Statement that the insurer delivers to the policyholder.

The Policy Inquiry Response File contains one or more records for each record submitted on one Policy Inquiry Source File. If a listed operator has no surchargeable incidents, then only one Policy Inquiry Response Record is created for the operator. If a listed operator has surchargeable incidents, one Policy Inquiry Response Record is created for each incident. Error codes are included for each source record that was rejected with errors.

This fixed-width ASCII text file is sorted in ascending sequence by Insurance Company Code, Policy Number, Policy Effective Date, Operator License Number, Operator License State Code, Operator Surname, and Operator Birth Date. Surchargeable incidents for an operator are output in ascending sequence by Incident Surcharge Date, that is, the oldest surchargeable incident for an operator is reported first.

The insurer must download the Policy Inquiry Response File from the MRB FTP site. Chapter 5 contains instructions and the naming convention for response files created by the MRB.

Appendix B contains the Policy Inquiry Response File specifications.

Section 2.4
Correcting a Rejected
Policy Inquiry

2.4.1 Rejected Policy Inquiry.

A policy inquiry rejected by the MRB is returned on a Policy Inquiry Response Record with Operator SDIP Points equal to "E0". If any listed operator has an error, the SDIP information returned on the Policy Inquiry Response Records must not be used on a Safe Driver Insurance Plan Statement or Coverage Selections Page because the correct SDIP premium adjustment cannot be determined for a policy if any listed operator has an error.

2.4.2 Resubmitting a Rejected Policy Inquiry.

A policy inquiry rejected by the MRB should be corrected by the insurer and resubmitted with policy inquiries for all operators listed on the policy. This resubmission to correct a rejected policy inquiry may be included on the same submission with other policy inquiries.

2.4.3 Error Codes.

A Policy Inquiry Response Record with Operator SDIP Points equal to "E0" contains from one to five error codes. Each error code identifies a data element in error or an error condition. "Appendix P: MRB Error Code – Policy Inquiry Response" on pages P.1 through P.3 defines each error code.

2.4.4 Operator Identification Errors.

If an insurer finds a discrepancy between the information on a listed operator's driver license and the information contained on the RMV license records, then the insurer should notify MRB Customer Service.

Section 2.5
Notice to Reinquire
Response File

The MRB produces a Notice to Reinquire Response File at the end of each week for each insurer with notices to reinquire. A notice to reinquire is created for each operator listed on an active policy if the value of the operator's SDIP Points has changed from the SDIP Points reported on the most recent prior inquiry for the policy and the active policy has at least three months remaining in the policy term. For certain customer service cases, notices to reinquire are created for older policies.

The insurer must resubmit a policy inquiry for each notice to reinquire.

The insurer must download the Notice to Reinquire Response File from the MRB FTP site. Chapter 5 contains instructions and the naming convention for response files created by the MRB. **An insurer must notify the MRB if the insurer uses an outsourcing service to receive the notices to reinquire**.

This fixed-width ASCII text file is sorted in ascending sequence by Insurance Company Code, Policy Number, Policy Effective Date, Operator License Number, Operator License State Code, Operator Surname, and Operator Birth Date.

Appendix G contains the Notice to Reinquire Response File specifications.

Section 2.6
Notifying the Policyholder

2.6.1 Safe Driver Insurance Plan Statement.

The insurer must send a Safe Driver Insurance Plan (SDIP) Statement to any policyholder with one or more vehicles not assigned the best credit.

An SDIP Statement containing the Operator SDIP Points of each operator listed on a policy is prepared from Policy Inquiry Response Records obtained by the insurer from the MRB. The policy information, operator information, Operator SDIP Points and Driving History Information on the SDIP Statement must be exactly the same as the corresponding data from the Policy Inquiry Response Record(s) produced by the MRB. Appendix R contains the SDIP Statement format for policies with effective dates on or after 01-01-2006. This format must be used unless the Commissioner of Insurance approves an alternate format in writing.

If a corrected SDIP Statement must be prepared for a policy effective from 01-01-2005 through 12-31-2005, the format in Appendix R_2005 must be used. If a corrected SDIP Statement must be prepared for a policy effective before 01-01-2005, the format in Appendix R_2004 must be used.

The Policy Inquiry Response Record(s) produced by the MRB in response to an information only inquiry must not be used to produce the Safe Driver Insurance Plan Statement to the policyholder. This restriction applies to an information only inquiry (Transaction Type 9) and to any information only inquiry (UMI9) obtained on-line through the RMV Uninsured Motorist System.

2.6.1.1 New Business Policy. The Safe Driver Insurance Plan Statement must be delivered to the policyholder within forty-five (45) calendar days after the policy is issued.

2.6.1.2 Renewal Policy. The Safe Driver Insurance Plan Statement must be delivered to the policyholder at the same time the policy is issued. The Safe Driver Insurance Plan Statement and the Coverage Selections Page need not be mailed together; but the Safe Driver Insurance Plan Statement must be mailed to arrive on or before the date the Coverage Selections Page arrives.

2.6.1.3 Endorsement to Change Listed Operators. The Safe Driver Insurance Plan Statement must be delivered to the policyholder within forty-five (45) calendar days of the endorsement effective date.

2.6.1.4 Endorsement to Add Collision Coverage. The Safe Driver Insurance Plan Statement must be delivered to the policyholder within forty-five (45) calendar days of the endorsement effective date.

2.6.1.5 Endorsement to Add Property Damage Liability Coverage. The Safe Driver Insurance Plan Statement must be delivered to the policyholder within forty-five (45) calendar days of the endorsement effective date.

2.6.1.6 Reinstatement. The Safe Driver Insurance Plan Statement must be delivered to the policyholder within forty-five (45) calendar days of the reinstatement effective date.

2.6.1.7 Reinquiry. If a reinquiry results in any change to the Safe Driver Insurance Plan premium adjustment that is applied to any vehicle, the Safe Driver Insurance Plan Statement must be delivered to the policyholder at the same time as the invoice.

2.6.1.8 Restriction. An insurer may not assess the policyholder a fee or service charge of any kind for producing or mailing the Safe Driver Insurance Plan Statement.

2.6.1.9 Optional Data. The insurer may print the policyholder name and mailing address or agent name and mailing address on the Safe Driver Insurance Plan Statement in a place which will enable the use of a window envelope.

2.6.2 Coverage Selections Page.

The insurer must show the result of applying any Safe Driver Insurance Plan premium adjustment on the Coverage Selections Page. The procedure for calculating the Safe Driver Insurance Plan premium adjustment is contained in the *Private Passenger Automobile Insurance Manual*. Rule 28 of the *Private Passenger Automobile Insurance Manual* is the single rule for the classification of operators and for the assignment of operators to insured vehicles.

The *Private Passenger Automobile Insurance Manual* and the format of the Coverage Selections Page are published by the Automobile Insurers Bureau (AIB) and may be found on the AIB website www.aib.org.

The Policy Inquiry Response Record(s) produced by the MRB in response to an insurer's information only inquiry must not be used to determine the Safe Driver Insurance Plan premium adjustment amount on the Coverage Selections Page. This restriction applies to an information only inquiry (Transaction Type 9) and to any information only inquiry (UMI9) processed on-line through the RMV Uninsured Motorist System.

2.6.2.1 New Business Policy. A Coverage Selections Page that shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days of issuing the policy. If the first Coverage Selections Page sent to the policyholder for a new policy does not show this result, an asterisk (*) or a code letter must be printed in the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

> IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

2.6.2.2 Renewal Policy. The first Coverage Selections Page sent to the policyholder must show the result of applying any Safe Driver Insurance Plan surcharge or credit unless the MRB has responded to a policy inquiry sent thirty (30) days or more before the policy effective date that the operator information for one or more listed operators matches no record in the RMV License File. If the first Coverage Selections Page sent to the policyholder for a renewal policy does not show this result, an asterisk (*) or a code letter must be printed in the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

> WE HAVE BEEN UNABLE TO OBTAIN SAFE DRIVER INSURANCE PLAN INFORMATION. THE LICENSE NUMBER, SURNAME AND DATE OF BIRTH FOR AT LEAST ONE OPERATOR MATCHES NO RECORD IN THE REGISTRY OF MOTOR VEHICLES DRIVER LICENSE FILE.

Insurers must not use the message shown in paragraphs 2.6.2.1, 2.6.2.3, 2.6.2.4, 2.6.2.5 and 2.6.2.6 for any renewal policy.

2.6.2.3 Endorsement to Change Listed Operators. A Coverage Selections Page that shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days after the endorsement effective date. If a Coverage Selections Page sent to the policyholder for an endorsement to change listed operators does not show this result, an asterisk (*) or a code letter must be printed in the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

> IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

2.6.2.4 Endorsement to Add Collision Coverage. A Coverage Selections Page that shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days after the endorsement effective date. If a Coverage Selections Page sent to the policyholder for an endorsement to add collision coverage does not show this result, an asterisk (*) or a code letter must be printed in the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

> IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

2.6.2.5 Endorsement to Add Property Damage Liability Coverage. A Coverage Selections Page that shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days after the endorsement effective date. If a Coverage Selections Page sent to the policyholder for an endorsement to add property damage liability coverage does not show this result, an asterisk (*) or a code letter must be printed in the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

> IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

2.6.2.6 Reinstatement. A Coverage Selections Page that shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days after the reinstatement effective date. If a Coverage Selections Page sent to the policyholder for a policy reinstatement does not show this result, an asterisk (*) or a code letter must be printed in the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

> IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

2.6.2.7 Reinquiry. A Coverage Selections Page which shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within thirty (30) days of the MRB Process Date in the Policy Inquiry Response Record if the application of the Operator SDIP Points results in a change in the Safe Driver Insurance Plan surcharge or credit.

Section 2.7
Overview of the MRB Procedure
to Calculate
Operator SDIP Points

This section contains an overview of the procedure used by the MRB to calculate Operator SDIP Points beginning with the Safe Driver Insurance Plan for 2006.

2.7.1 Operator SDIP Points.

The MRB reports the total number of Surcharge Points from 00 through 45; the value of "99" to indicate the Excellent Driver Discount Plus (6-year credit); or the value of "98" to indicate the Excellent Driver Discount (5-year credit).

2.7.2 Calculation of the Total Number of Surcharge Points for an Operator.

The total number of Surcharge Points for an operator is the sum of the Surcharge Points of the surchargeable incidents within the 6-year Policy Experience Period. The total number of Surcharge Points is zero (00) if there are no surchargeable incidents in the 6-year Policy Experience Period except as described below for the Excellent Driver Discount Plus (2.7.3) and for the Excellent Driver Discount (2.7.4).

2.7.3 Excellent Driver Discount Plus: 6-Year Credit.

The MRB will assign the 6-year credit code (99) to an operator if all of the following are true:

(1)   the operator has 6 years of driving experience and
(2)   the operator has no surchargeable incidents in the 6-year Policy Experience Period (the 6 years immediately preceding the Policy Effective Date).

2.7.4 Excellent Driver Discount: 5-Year Credit.

The MRB will assign the 5-year credit code (98) to an operator if all of the following are true:

(1)   the operator is not eligible for the Excellent Driver Discount Plus 6-Year Credit as defined above,
(2)   the operator has at least 5 years of driving experience, and
(3)   the operator has no surchargeable incidents in the 5 years immediately preceding the Policy Effective Date. If the operator has 5 years of Massachusetts driving experience then any out-of-state incidents not reported are assumed to be in the sixth (oldest) year before the operator received a Massachusetts license.

2.7.5 Excellent Driver Discount: 5-Year Credit with One Incident.

The MRB will assign the 5-year credit code (98) to an operator with one incident if all of the following are true:

(1)   the operator has at least 5 years of driving experience,
(2)   the operator has exactly one surchargeable incident in the 6-year Policy Experience Period (the 6 years immediately preceding the Policy Effective Date),
(3)   this one surchargeable incident is a minor traffic law violation with a disposition of non-criminal,
(4)   this one surchargeable incident has a Surcharge Date at least 3 years before the Policy Effective Date using MMDDYYYY date format to compute the number of years, and
(5)   any out-of-state incidents in the 6-year Policy Experience Period (the 6 years immediately preceding the Policy Effective Date) have been reported to the MRB.

2.7.6 Surchargeable Incident Classification.

The number of Surcharge Points assigned to each surchargeable incident in the 6-year Policy Experience Period is as follows:

○   Minor Traffic Law Violation   2 points
○   Minor At-Fault Accident   3 points
○   Major At-Fault Accident   4 points
○   Major Traffic Law Violation   5 points

See "Appendix I: Schedule of Surcharge Points" for a more detailed description. The Surcharge Points for certain surchargeable incidents for an operator may be reduced as described in the following sections 2.7.7 through 2.7.10.

2.7.7 Surcharge Points for Incidents in Sixth (Oldest) Year.

The value of Surcharge Points is set to zero (0) for any surchargeable incident in the sixth (oldest) year of the Policy Experience Period.

2.7.8 Surcharge Points for First Minor Traffic Law Violation in 5 Years.

The value of Surcharge Points is set to zero (0) for the first minor traffic law violation in the 5 years immediately preceding the Policy Effective Date as determined by the Surcharge Date if it is the first traffic law violation in the 5-year period and the disposition of the violation was non-criminal under M.G.L. c. 90C.

2.7.9 Surcharge Points for a Multiple Surcharged Incident.

If an operator has two or more surchargeable incidents, all of which arose from the same incident, the MRB shall assign Surcharge Points to the surchargeable incident with the greatest number of Surcharge Points as specified in the SDIP Regulation 211 CMR 134.10 and 134.15 and shall assign zero (0) Surcharge Points to the remaining surchargeable incidents.

2.7.10 Surcharge Points Reduced by 1 (Aging of Surchargeable Incident).

The value of Surcharge Points for each surchargeable incident is reduced by one (1) if all of the following are true:

(1)   the operator has three (3) or fewer surchargeable incidents in the 5 years immediately preceding the Policy Effective Date,
(2)   the most recent Surcharge Date is at least 3 years before the Policy Effective Date using MMDDYYYY date format to compute the number of years,
(3)   the operator has at least 3 years of driving experience using MMDDYYYY date format to compute the number of years, and
(4)   any out-of-state incidents in the 5 years immediately preceding the Policy Effective Date have been reported to the MRB.

In no event shall Surcharge Points of any incident be reduced below zero (0).

2.7.11 Out-of-State Driving Experience.

After an operator's driving record is transferred to Massachusetts, out-of-state surchargeable incidents will be used comparably to Massachusetts surchargeable incidents for purposes of the Safe Driver Insurance Plan.

2.7.12 Operator Surchargeable Incident Count.

The number of surchargeable incidents (incident count) is used to determine the eligibility for the Excellent Driver Discount with one incident (2.7.5) and the eligibility for aging of surchargeable incidents (2.7.10). The number of surchargeable incidents is considered unknown if the operator has out-of-state incidents that have not been reported to the MRB.

Each surchargeable incident is counted as follows:

(1)   *Traffic Citation*. Each traffic citation with one or more violations is counted as one surchargeable incident if at least one violation is a surchargeable violation. Two separate traffic citations that occur on the same date and in the same location are counted as two surchargeable incidents if at least one violation on each citation is a surchargeable violation. A traffic citation is counted as a separate incident even if it is assigned zero points because it occurs on the same incident date and in the same location as an at-fault accident.

(2)   *At-Fault Accident*. Each at-fault accident is counted as a surchargeable incident. An at-fault accident is counted as a separate incident even if it is assigned zero points because it occurs on the same incident date and in the same location as a major traffic violation.

(3)   *Out-of-State Incidents*. Each out-of-state incident is counted as a surchargeable incident.

2.7.13 Revoked and Invalid License.

An operator with a revoked license or an invalid license is assumed to have zero (0) years driving experience and therefore is not eligible for the Excellent Driver Discount Plus, the Excellent Driver Discount, or for aging of surchargeable incidents.

Chapter 3
SDIP CLAIMS

This chapter provides procedures for submitting at-fault accident claims to the MRB and for notifying the policyholder and involved operator of the at-fault accident surcharge. This chapter also contains procedures for submitting comprehensive claims to the MRB.

Section 3.1 defines SDIP Claims that must be reported to the MRB.

Section 3.2 describes the use of the SDIP Claims.

Section 3.3 contains instructions for preparing the SDIP Claim Source File that must be submitted to the MRB.

Section 3.4 describes the SDIP Claim Response File created by the MRB and returned to the insurer for each SDIP Claim Source File submitted.

Section 3.5 contains instructions for correcting a rejected claim transaction.

Section 3.6 contains instructions for notifying the policyholder and involved operator of an at-fault accident surcharge.

Section 3.7 contains instructions for notifying the policyholder of a comprehensive claim.

Appendix C contains the SDIP Claim Source File Specifications.

Appendix D contains the SDIP Claim Response File Specifications.

Section 3.1
Claims that Must be
Reported to the MRB

3.1.1 Claims Resulting from At-Fault Accidents.

All Property Damage Liability claims, Collision or Limited Collision claims, and Bodily Injury Liability claims as described in sections 3.1.1.1 through 3.1.1.3 below must be reported to the MRB if the claim payment resulted from an at-fault accident. An at-fault accident is an accident involving a vehicle subject to the SDIP wherein the involved operator was more than 50% at-fault, as determined by the application of the Standards of Fault of the Board of Appeal listed in "Appendix J: Surcharge Code (Standard of Fault)". A vehicle subject to the SDIP is any private passenger vehicle rated in accordance with the *Massachusetts Private Passenger Automobile Insurance Manual*. Refer to www.aib.org.

3.1.1.1 Claims Under Property Damage Liability Coverage. A Property Damage Liability claim resulting from an at-fault accident that occurred on or after 01-01-1995 must be reported to the MRB if the loss amount in excess of any deductible exceeds $500.

A Property Damage Liability claim resulting from an at-fault accident that occurred between 01-01-1984 and 12-31-1994 must be reported to the MRB if the loss amount in excess of any deductible exceeds $200.

A Property Damage Liability claim resulting from an at-fault accident that occurred before 01-01-1984 must be reported to the MRB if the loss amount in excess of any deductible exceeds $50.

3.1.1.2 Claims Under Collision Coverage. A Collision claim resulting from an at-fault accident that occurred on or after 01-01-1995 must be reported to the MRB if the loss amount in excess of any deductible exceeds $500.

A Collision claim resulting from an at-fault accident that occurred between 01-01-1984 and 12-31-1994 must be reported to the MRB if the loss amount in excess of any deductible exceeds $200.

A Collision claim resulting from an at-fault accident that occurred before 01-01-1984 must be reported to the MRB if the loss amount in excess of any deductible exceeds $50.

3.1.1.3 Claims Under Bodily Injury Liability Coverage. A Bodily Injury Liability claim resulting from an at-fault accident that occurred on or after 01-01-2006 must be reported to the MRB if the loss amount in excess of any deductible exceeds $500 and there is neither a surchargeable Property Damage Liability claim nor a surchargeable Collision claim as a result of the same at-fault accident.

3.1.2 Reporting Deadline for At-Fault Accidents.

3.1.2.1 Single Vehicle Accident: All Coverages.   All Property Damage Liability claims, Collision or Limited Collision claims, and Bodily Injury Liability claims as described in sections 3.1.1.1 through 3.1.1.3 above must be reported to the MRB within twenty (20) working days of the claim payment date if the claim payment resulted from an at-fault accident involving a single vehicle.

3.1.2.2 Multiple Vehicle Accident: Property Damage Liability Coverage. All Property Damage Liability claims as described in section 3.1.1.1 above must be reported to the MRB within twenty (20) working days of the claim payment date if the claim payment resulted from an at-fault accident involving more than one vehicle.

3.1.2.3 Multiple Vehicle Accident: Collision Coverage. All Collision or Limited Collision claims as described in section 3.1.1.2 above must be reported to the MRB within sixty-five (65) working days of the claim payment date if the claim payment resulted from an at-fault accident involving more than one vehicle.

3.1.2.4 Multiple Vehicle Accident: Bodily Injury Liability Coverage. All Bodily Injury Liability claims as described in section 3.1.1.3 above must be reported to the MRB within twenty (20) working days of the claim payment date if the claim payment resulted from an at-fault accident involving more than one vehicle.

3.1.3 Comprehensive Claims.

Any incident that occurred on or after 01-01-1984 and resulted in a loss under comprehensive coverage, including glass, must be reported to the MRB.

3.1.4 Reporting Deadline for Comprehensive Claims.

Comprehensive claims must be reported to the MRB within thirty (30) working days of the payment date.

Section 3.2
Use of SDIP Claims

An at-fault accident claim reported to the MRB is applied to the driving record of the involved operator. A comprehensive claim reported to the MRB is applied to the driving record of the policyholder.

At-fault accident claims are used in the calculation of the Operator SDIP Points. The number of surcharge points assigned to an at-fault accident varies depending on the incident date and the loss amount as described in "Appendix I: Schedule of Surcharge Points".

At-fault accident claims are used by the RMV to take suspension or revocation action against a Massachusetts driver license or against an out-of-state licensed operator's right to drive in Massachusetts.

At-fault accident claims are used by the Division of Insurance Board of Appeal (BOA) to create the hearing notice for surcharge appeals.

Authorized insurers and agents may view driving records which include at-fault accident claims and comprehensive claims through the RMV Uninsured Motorist System. User instructions for viewing these records may be found on the RMV website www.mass.gov/rmv/ums in the *UMS User Manual*.

Section 3.3
SDIP Claim
Source File

An insurer must create an SDIP Claim Source File to report SDIP claims to the MRB. Each record on the SDIP Claim Source File is a transaction for an at-fault accident claim or a comprehensive claim. Claim transactions for multiple insurance companies and for all claim transaction codes may be reported on the same file. An SDIP Claim Source File should contain no more than ten thousand (10,000) records.

This file is a fixed-width ASCII text file that must not contain any non-ASCII characters. This file may be created from a personal computer application, a mainframe application, or any other computer application that can create a fixed-width ASCII text file.

An insurer must transfer (upload) the SDIP Claim Source File to the MRB FTP site. Chapter 5 contains instructions and the naming convention for source files submitted to the MRB.

MRB sorts this file to ensure that a Reverse Incident Transaction is applied before any other transaction for the same Claim Identification Number.

Appendix C contains the SDIP Claim Source File specifications.

3.3.1 Policy Identification.

The policy identification on an SDIP Claim Source Record must make it possible to locate the policy record within insurance company files. This policy identification, consisting of insurance company code, the first sixteen characters of the policy number, and the policy effective date, on an SDIP Claim Source Record must be exactly the same as the policy identification on statistical premium and loss records for a policy reported to the designated statistical agent - Commonwealth Automobile Reinsurers (CAR). The insurer must use the same policy identification on any Policy Inquiry Source Record reported to the MRB, on any Safe Driver Insurance Plan Statement to the policyholder, and on any Surcharge Notice for the policy.

3.3.2 Policyholder and Involved Operator Identification.

Insurers must submit the driver license number, license state code, name and birth date exactly as printed on the driver license for the policyholder on all claim transactions. If the policyholder is not the involved operator for an at-fault accident, this same information must also be submitted to identify the involved operator.

The MRB Safe Driver Insurance Plan computer system compares the operator identification specified in each transaction with RMV license records. The operator identification consists of a license number, license state code, surname, and birth date. A Massachusetts license number must exactly match the license number on an RMV license record. At least three of the first five characters of the surname must be the same as the corresponding characters in the last name associated with the matching license number on the RMV license record. At least two of the three elements (month, day, year) of the birth date must be the same as the corresponding elements of the birth date associated with the matching license number on the RMV license record.

The insurer is responsible for verifying the out-of-state driver license number, surname, and birth date because Massachusetts did not issue this license and the MRB has no way of validating the out-of-state license identification.

3.3.3 At-Fault Accident Claim Transaction Codes.

Each record for an at-fault accident claim on the SDIP Claim Source File must be one of the following transactions:

	Description	Transaction Code
3.3.3.1	Add Original Claim	41
3.3.3.2	Change Loss Amount	42
3.3.3.3	Reverse Incident	43
3.3.3.4	Change Incident non-Key Data	44
3.3.3.5	Change Incident Key Data	43 and 41

The two-character Transaction Code contains the Transaction Type and Transaction Action. The Transaction Type contains a value of "4" for an at-fault accident claim. The Transaction Action defines the system action.

<u>3.3.3.1 Add Original Claim: Transaction Code 41</u>. This transaction is used to add an at-fault accident claim to the driving record of the involved operator when the insurer has incurred a loss which is defined as surchargeable under the Safe Driver Insurance Plan. The Type of Loss Code for an at-fault accident defines the coverage under which the claim is paid. A separate Add Original Claim Transaction must be submitted for each coverage if multiple at-fault accident claims result from the same incident. The Incident Date and Incident Location Code of an at-fault accident identify a unique incident. Only one at-fault accident with the same Incident Date and Incident Location Code may exist on the driving record of a specified involved operator.

<u>3.3.3.2 Change Loss Amount: Transaction Code 42</u>. This transaction is used to change the loss amount on an at-fault accident claim that was previously added to the driving record of the specified involved operator. The insurer must report any subsequent payment or decrease to the loss amount. A loss amount with a value greater than zero will be added to the loss amount already on file for the Type of Loss Code, a loss amount with a value less than zero will be subtracted from this existing loss amount.

<u>3.3.3.3 Reverse Incident: Transaction Code 43</u>. This transaction is used to reverse an at-fault accident that was previously added to the driving record of the specified involved operator. One Reverse Incident Transaction deactivates all types of loss on file for the at-fault accident. The Type of Loss Code (field number 18) is ignored.

<u>3.3.3.4 Change Incident non-Key Data:Transaction Code 44</u>. This transaction is used to change the Surcharge Code, Claim Identification Number or Policy Number for the "active" type of loss of an at-fault accident previously added to the driving record of the specified involved operator. The Type of Loss Code (field number 18) is ignored.

3.3.3.5 Change Incident Key Data: Transaction Code 43 and 41. The procedure to change any of the key data elements defined below is to submit a Reverse Incident Transaction (Transaction Code 43), which deactivates all types of loss on file for the claim incident; and to submit a new Add Original Claim Transaction (Transaction Code 41) for each type of loss.   This procedure must be used to change any of the key data elements defined below:

Field Number	Description
3	Policyholder License Number
4	Policyholder License State Code
5	Policyholder Surname
8	Policyholder Birth Date
14	Incident Date
15	Notice Date
16	Incident Location Code
18	Type of Loss Code
31	Involved Operator License Number
32	Involved Operator License State Code
33	Involved Operator Surname
36	Involved Operator Birth Date

3.3.4 Comprehensive Claim Transaction Codes.

Each record for a comprehensive claim on the SDIP Claim Source File must be one of the following transactions:

	Description	Transaction Code
3.3.4.1	Add Original Claim	51
3.3.4.2	Change Loss Amount	52
3.3.4.3	Reverse Incident	53
3.3.4.4	Change Incident non-Key Data	54
3.3.4.5	Change Incident Key Data	53 and 51

The two-character Transaction Code contains the Transaction Type and Transaction Action. The Transaction Type contains a value of "5" for a comprehensive insurance claim. The transaction Action defines the system action.

<u>3.3.4.1 Add Original Claim: Transaction Code 51</u>. This transaction is used to add a comprehensive claim to the driving record of the policyholder when the insurer has incurred a loss under comprehensive coverage for a policy subject to the Safe Driver Insurance Plan. The Type of Loss Code for a comprehensive claim identifies the type of loss as defined in the *Massachusetts Private Passenger Automobile Statistical Plan.* A separate Add Original Claim Transaction must be submitted for each type of loss if multiple comprehensive claims result from the same incident. The Incident Date and Incident Location Code uniquely define an incident.

<u>3.3.4.2 Change Loss Amount: Transaction Code 52</u>. This transaction is used to change the loss amount on a comprehensive insurance claim that was previously added to the driving record of the specified policyholder. The insurer must report any subsequent payment or decrease to the loss amount. A loss amount with a value greater than zero will be added to the loss amount already on file for the Type of Loss Code, a loss amount with a value less than zero will be subtracted from this existing loss amount.

<u>3.3.4.3 Reverse Incident: Transaction Code 53</u>. This transaction is used to reverse a comprehensive claim incident that was previously added to the driving record of the specified policyholder. One Reverse Incident Transaction deactivates all types of loss for a claim incident. The Type of Loss Code (field number 18) is ignored.

<u>3.3.4.4 Change Incident non-Key Data: Transaction Code 54</u>. This transaction is used to change the Claim Identification Number or Policy Number for the "active" type of loss of a comprehensive claim incident previously added to the driving record of the specified policyholder. The Type of Loss Code (field number 18) is ignored.

<u>3.3.4.5 Change Incident Key Data: Transaction Code 53 and 51</u>. The error correction procedure to change key data elements is to submit a Reverse Incident Transaction (Transaction Code 53), which deactivates all types of loss on file for the claim incident; and to submit a new Add Original Claim Transaction (Transaction Code 51) for each type of loss. This procedure must be used to change any of the key data elements defined below:

Field Number	*Description*
3	Policyholder License Number
4	Policyholder License State Code
5	Policyholder Surname
8	Policyholder Birth Date
14	Incident Date
15	Notice Date
16	Incident Location Code
18	Type of Loss Code

Section 3.4
SDIP Claim
Response File

The MRB produces an SDIP Claim Response File for each SDIP Claim Source File submitted. Each SDIP Claim Response Record contains the SDIP Claim Source Record as submitted by the insurer, the RMV license data, MRB Edition Number, MRB Process Date, and error codes for an SDIP Claim Source Record that was rejected with errors.

This fixed-width ASCII text file is sorted in ascending sequence by Insurance Company Code, Claim Transaction Type (at-fault accident claim or comprehensive claim), and Claim Identification Number.

The insurer must download the SDIP Claim Response File from the MRB FTP site. Chapter 5 contains instructions and the naming convention for response files created by the MRB.

Appendix D contains the SDIP Claim Response File specifications.

Section 3.5
Correcting a Rejected
Claim Transaction

3.5.1 Rejected Claim Transaction.

A claim transaction rejected by the MRB is returned on an SDIP Claim Response Record with MRB Error Status equal to "E".

3.5.2 Resubmitting a Rejected Claim Transaction.

A claim transaction rejected by the MRB should be corrected by the insurer and resubmitted. This resubmission of a rejected claim transaction may be included on the same submission with other claim transactions.

3.5.3 Error Codes.

An SDIP Claim Response Record with MRB Error Status equal to "E" contains from one to five error codes. Each error code identifies a data element in error or an error condition. "Appendix P: MRB Error Code – SDIP Claim Response" on pages P.4 through P.10 defines each error code.

3.5.4 Policyholder and Operator Identification Errors.

If an insurer finds a discrepancy between the information on a driver's license and the information contained on the RMV license records, then the insurer should notify MRB Customer Service.

Section 3.6
Notifying the Policyholder
and Involved Operator
of an At-Fault Accident Surcharge

3.6.1 Surcharge Notice Form.

The insurer must notify the policyholder and the involved operator that an accident is an at-fault accident and is surchargeable under the Safe Driver Insurance Plan using the Surcharge Notice format in "Appendix S: Safe Driver Insurance Plan Surcharge Notice Form". The Surcharge Notice must be typed or computer printed.

3.6.2 Deadlines for Distribution of the Surcharge Notice.

The SDIP Regulation 211 CMR 134.05: Notification of At-Fault Accidents contains the deadlines for reporting the Surcharge Notice to the policyholder and involved operator. A separate notification must be sent to the policyholder only if the policyholder is a person other than the involved operator.

3.6.3 Undeliverable Surcharge Notices.

Any Surcharge Notice that cannot be delivered to an involved operator or to a policyholder must be kept for audit purposes together with the original envelope in the insurer's policy or claim file.

3.6.4 Surcharge Revocation Notice Format.

An insurer must notify the involved operator of any decision to rescind or revoke an at-fault accident surcharge using the Surcharge Revocation Notice format in "Appendix T: Surcharge Revocation Notice Format". The insurer must send a copy of the Surcharge Revocation Notice to the policyholder if the policyholder is a person other than the involved operator. The Surcharge Revocation Notice must be typed or computer printed.

Section 3.7
Notifying the Policyholder
of a Comprehensive Claim

Insurers are not required to notify the policyholder of any comprehensive claim arising out of an incident that occurred on or after January 1, 1997. The requirements for notifying the policyholder of a comprehensive claim have been eliminated from the SDIP Regulation 211 CMR 134.00.

Chapter 4
OUT-OF-STATE
DRIVING RECORDS

This chapter provides procedures to insurers for reporting out-of-state driving records to the MRB as required by the *Opinion, Findings and Decision on 1999 Safe Driver Insurance Plan* dated December 14, 1998 Docket No. R98-39.

Section 4.1 defines out-of-state driving records that may be reported to the MRB.

Section 4.2 describes the use of out-of-state driving records for the Massachusetts Safe Driver Insurance Plan.

Section 4.3 contains offense coding requirements for convictions of traffic violations and for at-fault accidents.

Section 4.4 contains instructions for preparing the Out-of-State Driving Record Source File that must be submitted to the MRB.

Section 4.5 describes the Out-of-State Driving Record Response File created by the MRB and returned to the insurer for each Out-of-State Driving Record Source File submitted.

Section 4.6 contains instructions for correcting a rejected out-of-state driving record.

Appendix E contains the Out-of-State Driving Record Source File specifications.

Appendix F contains the Out-of-State Driving Record Response File specifications.

Section 4.1
Out-of-State Driving Records
that May be Reported
to the MRB

An operator's out-of-state driving record may be reported by an insurer to the MRB if all of the following conditions are true:

(1)   the operator is listed on a Massachusetts private passenger policy issued by the insurer with a policy effective date of 01-01-1999 or later;

(2)   the operator's out-of-state driving record was obtained by the insurer from another state or country, another insurance company, or a third party source approved by the Massachusetts Division of Insurance;

(3)   any incident included on the operator's out-of-state driving record has a conviction date later than the start of the 6-year experience period immediately preceding the policy effective date;

(4)   any traffic violation incident included on the operator's out-of-state driving record can be classified as described in "Section 4.3.1 Conviction Coding"; and

(5)   any at-fault accident incident included on the operator's out-of-state driving record can be classified as described in "Section 4.3.2 At-Fault Accident Coding".

The insurer is responsible for matching an out-of-state driving record to the listed operator and for verifying the accuracy of the operator's out-of-state driving record.

The insurer may report out-of-state driving records obtained in the "routine collection of historical information relevant to SDIP rating" or as a result of the "insurer's obligation to investigate potential fraud whether the applicant answers a question about place of garaging, the identity of household members, or prior driving experience".[1]

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[1] *Opinion, Findings and Decision on 1999 Safe Driver Insurance Plan*, page 17.

Section 4.2
Use of Out-of-State
Driving Records

Out-of-state incidents reported by an insurer to the MRB will be applied to the RMV out-of-state violation database.

The RMV receives out-of-state violations from other states through the federal Commercial Driver License Information System (CDLIS) for operators with Massachusetts commercial driver licenses, receives very serious out-of-state violations (such as driving under the influence of alcohol or drugs) from other states for Massachusetts licensed operators, and receives out-of-state violations from the state of New Hampshire for Massachusetts licensed operators.

The RMV has an agreement for sharing driving records with the state of New Hampshire and receives a monthly file of violations that occurred in New Hampshire for Massachusetts licensed operators. The RMV may enter agreements or compacts with other states for similar transfer of driving records.

The out-of-state driving records submitted by insurers to the MRB and the out-of-state driving records the RMV receives from the other sources explained above will be used comparably to Massachusetts driving experience for purposes of the Safe Driver Insurance Plan.

Authorized insurers and agents may view driving records which include these out-of-state driving records through the RMV Uninsured Motorist System. User instructions for viewing these records may be found on the RMV website www.mass.gov/rmv/ums in the *UMS User Manual*.

Section 4.3
Offense Coding

4.3.1 Conviction Coding.

The MRB has adopted the AAMVAnet Conviction Code Dictionary (ACD) for coding out-of-state traffic violations that are submitted by insurers. These ACD codes were developed by AAMVAnet, Inc., a division of the American Association of Motor Vehicle Administrators (AAMVA), to be used for the data transfer of driving records among the 50 states. All states are required to use the ACD codes when transferring driving records with other states through the National Driver Registry (NDR) and the federal Commercial Driver License Information System (CDLIS).

"Appendix L: ACD Offense (Conviction) Code" contains a two-page group summary of the ACD Codes organized by group followed by a detail listing of the AAMVAnet ACD Codes.

Since all states are required to use the ACD codes, driving records from some states may have the ACD codes associated with traffic violations. Third party driving record providers may be able to obtain the traffic violations with ACD codes.

The insurer must assign an ACD Code to each out-of-state traffic violation submitted to the MRB. Any traffic violation that can be classified as one of the ACD Codes may be submitted. If an insurer's driving records do not contain ACD codes the insurer will need to develop a translation table to translate from an offense code in the insurer's driving record to the corresponding ACD Code.

4.3.2 At-Fault Accident Coding.

At-fault accidents with the loss amount breakpoints and Standards of Fault used by the Massachusetts Safe Driver Insurance Plan are specific to Massachusetts. There are no corresponding ACD Codes for these at-fault accidents.

The MRB has assigned the following special codes to be used for at-fault accidents that occurred while driving a vehicle not covered by a Massachusetts private passenger insurance policy:

- AF3 should be used for any accident that can be classified as a 3-point accident as defined in the Massachusetts Safe Driver Insurance Plan
- AF4 should be used for any accident that can be classified as a 4-point accident as defined in the Massachusetts Safe Driver Insurance Plan

The insurer is responsible for classifying any at-fault accident as one of the two categories of at-fault accidents defined in the Massachusetts Safe Driver Insurance Plan.

Section 4.4
Out-of-State
Driving Record
Source File

An insurer must create an Out-of-State Driving Record Source File to report out-of-state driving records to the MRB. Each record on the Out-of-State Driving Record Source File is an out-of-state incident transaction or a control record.

This file is a fixed-width ASCII text file that must not contain any non-ASCII characters. This file may be created from a personal computer application, a mainframe application or any other computer application that can create a fixed-width ASCII text file.

An insurer must transfer (upload) the Out-of-State Driving Record Source File to the MRB FTP site. Chapter 5 contains instructions and the naming convention for source files submitted to the MRB.

The MRB will sort this file in ascending sequence by Insurance Company Code and then Transaction Code so that transactions will be applied for a specified company in transaction code sequence. The transaction code 70 record will be processed first, followed by any 71s, then 72s, and then 73s.

Each record on this file must be one of the following transactions:

	Description	Transaction Code
4.4.1	Insurance Company Control Record	70
4.4.2	Reverse Out-of-State Incident	71
4.4.3	Add Out-of-State Incident to a Massachusetts (MA) Licensed Operator	72
4.4.4	Add Out-of-State Incident to a non-Massachusetts (non-MA) Licensed Operator	73

Appendix E contains the Out-of-State Driving Record Source File specifications.

4.4.1 Insurance Company Control Record: Transaction Code 70.

This transaction is an insurance company control record. There must be exactly one insurance company control record transaction for each insurance company with transactions included on the Out-of-State Driving Record Source File. Appendix E contains the format and data element definitions for this control record. The control record must contain:

Field Number	Description	Requirement*
1	Transaction Code = **70**	R
2	Insurance Company Code	R
3	Total Number of Transaction Code 71 Records for the specified insurance company	R
4	Total Number of Transaction Code 72 Records for the specified insurance company	R
5	Total Number of Transaction Code 73 Records for the specified insurance company	R

*Requirement Code: R=Required

If the Insurance Company Control Record is missing or invalid for a specified insurance company, then all of the out-of-state driving record transactions that contain the specified insurance company code will be rejected with Error Code 40.

4.4.2 Reverse Out-of-State Incident: Transaction Code 71.

This transaction is used to reverse an out-of-state incident that was previously added. Data element requirements follow:

Field Number	Description	Requirement*
1	Transaction Code = **71**	R
2	Insurance Company Code	R
3	Policy Number	R
4	Policy Number – Company Use	O
5	Policy Effective Date	R
6	Operator License Number	R
7	Operator License State Code	R
8	Operator Last Name	R
9	Operator Birth Date	R
20	Incident Date	R
21	Conviction Date	R
22	Reporting State Code	R
25	ACD Offense Code	R
26	Insurance Company Use	O

*Requirement Codes: R=Required data element; O=Optional

The insurer will not be able to reverse an out-of-state incident that was added by one of the other sources from which the Registry of Motor Vehicles (RMV) receives out-of-state driving records.

One insurer (the operator's new company) will be able to reverse an out-of-state incident that was added by another insurer (the operator's prior company).

4.4.3 Add Out-of-State Incident to a Massachusetts (MA) Licensed Operator: Transaction Code 72.

This transaction is used to add an out-of-state incident to a Massachusetts (MA) licensed operator. Data element requirements follow:

Field Number	Description	From Insurer's Policy Files	Requirement* From Out-of-State Driving Record	Assigned by Insurer
1	Transaction Code = **72**			
2	Insurance Company Code	R		
3	Policy Number	R		
4	Policy Number – Company Use			O
5	Policy Effective Date	R		
6	Operator License Number	R		
7	Operator License State Code	R		
8	Operator Last Name	R		
9	Operator Birth Date	R		
17	Prior License Number		O	
18	Prior License State Code		O	
19	Date First Licensed Out-of-State		O	
20	Incident Date		R	
21	Conviction Date		R	
22	Reporting State Code		R	
23	MVR Offense Code		O	
24	MVR Offense Description		R	
25	ACD Offense Code			R
26	Insurance Company Use			O

*Requirement Codes: R=Required data element; O=Optional

Massachusetts licensed operator with a commercial driver license (CDL): Insurers will not be able to add an out-of-state violation to a Massachusetts CDL operator because the RMV already receives out-of-state violations on these operators through the federal Commercial Driver License Information System (CDLIS). However, insurers will be able to add an at-fault accident that occurred while driving a vehicle not covered by a Massachusetts private passenger insurance policy to a Massachusetts CDL operator.

4.4.4 Add Out-of-State Incident to a non-Massachusetts (non-MA) Licensed Operator: Transaction Code 73.

This transaction is used to add an out-of-state incident to a non-Massachusetts (non-MA) licensed operator. Data element requirements follow:

Field Number	Description	From Insurer's Policy Files	Requirement* From Out-of-State Driving Record	Assigned by Insurer
1	Transaction Code = **73**			
2	Insurance Company Code	R		
3	Policy Number	R		
4	Policy Number – Company Use			O
5	Policy Effective Date	R		
6	Operator License Number	R		
7	Operator License State Code	R		
8	Operator Last Name	R		
9	Operator Birth Date	R		
10	Operator First Name	R		
11	Operator Middle Name	O		
12	Operator Street Address (1)	R		
13	Operator Street Address (2)	O		
14	Operator Address City	R		
15	Operator Address State Code	R		
16	Operator Address Zip Code	R		
20	Incident Date		R	
21	Conviction Date		R	
22	Reporting State Code		R	
23	MVR Offense Code		O	
24	MVR Offense Description		R	
25	ACD Offense Code			R
26	Insurance Company Use			O

*Requirement Codes: R=Required data element; O=Optional

The insurer must be responsible for verifying that an operator's out-of-state license is a valid license and that the operator's name, birth date and address are correct because Massachusetts did not issue this license and the MRB has no way of validating the out-of-state license data.

Section 4.5
Out-of-State
Driving Record
Response File

The MRB produces an Out-of-State Driving Record Response File for each Out-of-State Driving Record Source File submitted. There is one record on the Out-of-State Driving Record Response File for each record on the Out-of-State Driving Record Source File. Except for control records, each Out-of-State Driving Record Response Record contains the Out-of-State Driving Record Source Record submitted by the insurer, the RMV license data, MRB Edition Number, MRB Process Date and error codes for an Out-of-State Driving Record Source Record that was rejected with errors.

Each insurance company control record is updated by the MRB with totals for records received and records rejected by transaction code.

This fixed-width ASCII text file is sorted in ascending sequence by Insurance Company Code, Transaction Code, Policy Effective Year, and Policy Number.

The insurer must download the Out-of-State Driving Record Response File from the MRB FTP site. Chapter 5 contains instructions and the naming convention for response files created by the MRB.

Appendix F contains the Out-of-State Driving Record Response File specifications.

Section 4.6
Correcting a Rejected
Out-of-State Driving Record

4.6.1 Rejected Out-of-State Driving Record.

An out-of-state driving record rejected by the MRB is returned on an Out-of-State Driving Record Response Record with MRB Error Status equal to "E".

4.6.2 Resubmitting a Rejected Out-of-State Driving Record.

An out-of-state driving record rejected by the MRB should be corrected by the insurer and resubmitted. This resubmission of a rejected out-of-state driving record may be included on the same submission with other out-of-state driving records.

4.6.3 Error Codes.

An Out-of-State Driving Record Response Record with MRB Error Status equal to "E" contains from one to five error codes. Each error code identifies a data element in error or an error condition. "Appendix P: MRB Error Code – Out-of-State Driving Record Response" on pages P.11 through P.14 defines each error code.

4.6.4 Operator Identification Errors.

If an insurer finds a discrepancy between the information on an operator's driver license and the information contained on the RMV license records, then the insurer should notify MRB Customer Service.

Chapter 5
DATA TRANSFER
WITH THE MRB

This chapter provides procedures for insurers to transfer files with the MRB.

Section 5.1 explains the use of the MRB FTP site, the FTP site address, transfer mode, and logging.

Section 5.2 describes the file format requirements.

Section 5.3 describes user folders (directories) and the purpose of each folder.

Section 5.4 defines the naming convention for source files submitted by insurer users.

Section 5.5 defines the naming convention for response files created by the MRB.

Section 5.6 contains a file transfer example.

Section 5.7 explains testing procedures.

Section 5.1
General Information

5.1.1 Use of the MRB FTP Site. The MRB FTP site must be used for file transfer between the MRB and an insurer. Each insurer has a unique home folder (directory) on this MRB FTP site for file transfer with the MRB. A user's home folder may not be accessed or viewed by another user.

5.1.2 MRB FTP Site Address.

Users must use the IP address to reach the MRB FTP site. The port number is the default FTP port 21, therefore the port number should not be required by most FTP software products to access the site. The IP address will be supplied to a user when the user's application for security to access this site has been approved by the MRB.

5.1.3 Transfer Mode.

The FTP file transfer mode (type) should be set to ASCII when transferring unencrypted files with the MRB FTP site.

5.1.4 Logging.

Each user access to the MRB FTP site will be logged. The log will contain the username, the user IP Address, the date, the time of day, the number of bytes received, the number of bytes sent, the action (upload, download...), and the filename uploaded or downloaded.

Section 5.2
File Format
Requirements

A source file from a user must be a fixed-width ASCII text file. Each record must be terminated by a carriage return (CHR$(13)) and a line feed (CHR$(10)).

The response file created by the MRB will be a fixed-width ASCII text file. Each record will be terminated by a carriage return (CHR$(13)) and a line feed (CHR$(10)).

The record format for each file transferred with the MRB is found in the Appendix listed below.

Appendix

Section 5.3
User Folders
(Directories)

Each user has a home folder (directory) on the MRB FTP site with the same name as the user's username. The user's home folder contains an Inbox folder with subfolders and an Outbox folder with subfolders. A user uploads a source file to one of the Outbox subfolders and downloads an MRB response file from one of the Inbox subfolders. When a user logs on to the MRB FTP site, the user's current folder (directory) is the user's home folder (directory).

An outline of the user folders and a description of each folder follow. For any given user, the term, <username>, should be replaced by the user's username.

<username>
    Inbox
        Badfile
        CLM
        CLMTest
        INQ
        INQTest
        NTR
        OOS
        OOSTest
    Outbox
        CLM
        CLMTest
        INQ
        INQTest
        OOS
        OOSTest

/<username>/Inbox/Badfile folder. The MRB will put any source file that could not be processed by the MRB in this folder. The filename in this folder will be the same as the source filename submitted by the user. The MRB will notify the user's operations contact of the problem by e-mail.

/<username>/Inbox/CLM folder. This folder is for SDIP Claim Response files from the MRB. The MRB will put the SDIP Claim Response File in this folder. The user must download the file from this folder. After the file is downloaded, the user may delete the file or leave it for a few days as backup. Periodically, the MRB will purge any files in the user's Inbox/CLM folder that are over 15 days old.

/<username>/Inbox/CLMTest folder. This folder is for testing SDIP Claims. The MRB will put the test SDIP Claim Response File in this folder. The user must download the file from this folder. After the file is downloaded, the user may delete the file or leave it for a few days as backup. Periodically, the MRB will purge any files remaining in this folder.

/<username>/Inbox/INQ folder. This folder is for Policy Inquiry Response files from the MRB. The MRB will put the Policy Inquiry Response File in this folder. The user must download the file from this folder. After the file is downloaded, the user may delete the file or leave it for a few days as backup. Periodically, the MRB will purge any files in the user's Inbox/INQ folder that are over 15 days old.

/<username>/Inbox/INQTest folder. This folder is for testing Policy Inquiries. The MRB will put the test Inquiry Response File in this folder. The user must download the file from this folder. After the file is downloaded, the user may delete the file or leave it for a few days as backup. Periodically, the MRB will purge any files remaining in this folder.

/<username>/Inbox/NTR folder. This folder is for Notices to Reinquire from the MRB. The MRB will put the Notice to Reinquire File in this folder. The user must download the file from this folder. After the file is downloaded, the user may delete the file or leave it for a few days as backup. Periodically, the MRB will purge any files in the user's Inbox/NTR folder that are over 15 days old.

/<username>/Inbox/OOS folder. This folder is for Out-of-State Driving Record Response files from the MRB. The MRB will put the Out-of-State Driving Record Response File in this folder. The user must download the file from this folder. After the file is downloaded, the user may delete the file or leave it for a few days as backup. Periodically, the MRB will purge any files in the user's Inbox/OOS folder that are over 15 days old.

/<username>/Inbox/OOSTest folder. This folder is for testing Out-of-State Driving Records. The MRB will put the test Out-of-State Driving Record Response File in this folder. The user must download the file from this folder. After the file is downloaded, the user may delete the file or leave it for a few days as backup. Periodically, the MRB will purge any files remaining in this folder.

/<username>/Outbox/CLM folder. This folder is for SDIP Claim source files submitted by the user. The user must put an SDIP Claim Source File in this folder. The MRB will rename the file to a unique MRB internal name and then download the file for the MRB application. Periodically, the MRB will delete these renamed files.

/<username>/Outbox/CLMTest folder. This folder is for testing SDIP Claims. This folder is for test SDIP Claim Source Files submitted by the user. The user must put a test SDIP Claim Source File in this folder. The MRB will rename the file to a unique MRB internal name and then download the file for the MRB application. Periodically, the MRB will delete these renamed files.

/<username>/Outbox/INQ folder. This folder is for Policy Inquiry source files submitted by the user. The user must put a Policy Inquiry Source File in this folder. The MRB will rename the file to a unique MRB internal name and then download the file for the MRB application. Periodically, the MRB will delete these renamed files.

/<username>/Outbox/INQTest folder. This folder is for testing Policy Inquiries. This folder is for test Policy Inquiry source files submitted by the user. The user must put a test Policy Inquiry Source File in this folder. The MRB will rename the file to a unique MRB internal name and then download the file for the MRB application. Periodically, the MRB will delete these renamed files.

/<username>/Outbox/OOS folder. This folder is for Out-of-State Driving Record source files submitted by the user. The user must put an Out-of-State Driving Record Source File in this folder. The MRB will rename the file to a unique MRB internal name and then download the file for the MRB application. Periodically, the MRB will delete these renamed files.

/<username>/Outbox/OOSTest folder. This folder is for testing Out-of-State Driving Records. This folder is for test Out-of-State Driving Record Source Files submitted by the user. The user must put a test Out-of-State Driving Record Source File in this folder. The MRB will rename the file to a unique MRB internal name and then download the file for the MRB application. Periodically, the MRB will delete these renamed files.

Section 5.4
Naming Convention for
Source Files
Submitted by Insurer Users

A source file submitted by an insurer user must conform to the following naming convention:

(a)   The filename must be eight (8) characters long with the three (3) character extension of .TXT.

(b)   The leftmost character must be "S". The character S identifies the file as a source file from a user.

(c)   The second character from the left identifies the application:

C   SDIP Claim
I   Policy Inquiry
D   Out-of-State Driving Record

(d)   The remaining six (6) characters are assigned by the user and may be any valid filename characters. Examples for each application follow:

SCABC002.TXT: SDIP Claim
SIABC002.TXT: Policy Inquiry
SDABC002.TXT: Out-of-State Driving Record

Section 5.5
Naming Convention for
Response Files
Created by the MRB

For each application, the filename used by the MRB for a response file will be the same as the source filename submitted by the user with the leftmost character changed from an "S" to "R". The "R" indicates a response file created by the MRB. For example, if the user submits a Policy Inquiry Source File with the filename of SIXYZ005.TXT, then the MRB will create a Policy Inquiry Response File with the filename of RIXYZ005.TXT.

The Notice to Reinquire files created by the MRB will be named using the format **RNuuuuss.TXT** where uuuu is the user's username and ss is the MRB's Notice to Reinquire run sequence number for the year. For example, the Notice to Reinquire response file for user U444 created for the MRB's first Notice to Reinquire run of the year 2006 would be **RNU44401.TXT**.

Section 5.6
File Transfer Example

This example is a summary of the steps to upload a user source file and then download an MRB response file. This example for the Policy Inquiry application assumes a username of U444 and a source filename of SIABC002.TXT.

Step 1.   User logs on to the MRB FTP site with the username assigned, in this example, U444, and the password assigned.

Step 2.   User sets transfer mode (type) to ASCII.

Step 3.   User transfers the source file, SIABC002.TXT, to the /U444/Outbox/INQ folder.

Step 4.   The MRB renames the file to a unique MRB internal name and then downloads the file for the MRB Policy Inquiry application. The MRB downloads user source files periodically throughout the day.

Step 5.   The MRB checks the format of the source file, SIABC002.TXT. If the file format is valid, then processing continues with Step 6. If the file format is bad, then the MRB moves the source file SIABC002.TXT to the /U444/Inbox/Badfile folder. The MRB notifies the user's operations contact of the badfile problem by email.

     (overnight)

Step 6.   The MRB runs the Policy Inquiry Application that retrieves the operator's SDIP information, updates the driving records, and creates a Policy Inquiry Response File for each Policy Inquiry Source File processed.

Step 7.   The MRB moves the response file, RIABC002.TXT, to the /U444/Inbox/INQ folder.

     (next business day)

Step 8.   User logs on and sets transfer mode to ASCII as described in Steps 1 and 2 above.

Step 9.   User downloads the response file, RIABC002.TXT, from the /U444/Inbox/INQ folder.

Step 10.   User may delete the file RIABC002.TXT from the /U444/Inbox/INQ folder or leave it there for a few days as backup.

Section 5.7
Testing

A special test folder is created for system testing of each application. The MRB will notify insurers when a test period for an application has been scheduled.

During the test period, a user may upload a source file to the Outbox test folder for the appropriate application. For example, to test the Policy Inquiry Application, a user would upload a Policy Inquiry Source File to the **/<username>/Outbox/INQTest** folder. If the file format is bad, the MRB will place the source file in the **/<username>/Inbox/Badfile** folder. If the file format is valid, the MRB will process the source file using a test database and then place the Policy Inquiry Response File in the **/<username>/Inbox/INQTest** folder. The test database does not contain valid driving records and should not be used for an operator's SDIP information.

A test Policy Inquiry Source File should contain no more than 5,000 records. A test SDIP Claim Source File should contain no more than 500 records.

Appendix A:
Policy Inquiry Source File Specifications

Policy Inquiry Source Record Format

Field Number	Location From	To	Size	Picture	Description
1	1	3	3	X(3)	Insurance Company Code
2	4	19	16	X(16)	Policy Number
3	20	23	4	X(4)	Policy Number – Company Use
4	24	31	8	X(8)	Policy Effective Date: yyyymmdd
5	32	39	8	X(8)	Policy Expiration Date: yyyymmdd
6	40	42	3	X(3)	Premium Town Code
7	43	43	1	X	Market Indicator
8	44	44	1	X	Coverage Code
9	45	45	1	X	Transaction Type
10	46	53	8	X(8)	Transaction Effective Date: yyyymmdd
11	54	78	25	X(25)	Operator License Number
12	79	80	2	XX	Operator License State Code
13	81	90	10	X(10)	Operator Surname
14	91	98	8	X(8)	Operator Birth Date: yyyymmdd
15	99	100	2	XX	Years Driving Experience
16	101	101	1	X	Out-of-State Incidents Indicator
17	102	108	7	X(7)	Filler
18	109	208	100	X(100)	Insurance Company Use

Appendix A: Policy Inquiry Source File Specifications (continued)
Policy Inquiry Source Record Data Element Requirements

Each data element required to process a policy inquiry transaction is listed below:

Field Number	Description	Requirement*
1	Insurance Company Code	R
2	Policy Number	R
3	Policy Number – Company Use	O
4	Policy Effective Date	R
5	Policy Expiration Date	R
6	Premium Town Code	R
7	Market Indicator	R
8	Coverage Code	R
9	Transaction Type	R
10	Transaction Effective Date	R
11	Operator License Number	R
12	Operator License State Code	R
13	Operator Surname	R
14	Operator Birth Date	R
15	Years Driving Experience	R
16	Out-of-State Incidents Indicator	R
18	Insurance Company Use	O

Requirement Codes: R=Required data element; O=Optional

Appendix A: Policy Inquiry Source File Specifications (continued)
Policy Inquiry Source Record Data Element Definitions

Field
Number

1   **Insurance Company Code.** Enter the three-digit code assigned to the insurance company by the Commonwealth Automobile Reinsurers (CAR).

2   **Policy Number.** Enter the policy number by which this policy may be referenced in the insurance company files. Use only significant alpha or numeric digits left justified with no blanks between significant digits.

3   **Policy Number-Company Use.** This field is for company use only and may be blanks, zeroes or may contain any alpha or numeric combinations.

4   **Policy Effective Date.** Enter the effective date of the policy in the format YYYYMMDD. For example, the policy effective date January 1, 2006 should be entered as "20060101".

5   **Policy Expiration Date.** Enter the expiration date of the policy in the format YYYYMMDD.

6   **Premium Town Code.** Enter the three-digit code for the place of principal garaging (i.e., rating town) from the appendix for "Premium and Accident Town Tables" of the *Massachusetts Private Passenger Automobile Statistical Plan.* Refer to www.commauto.com. If the vehicle is not principally garaged in Massachusetts, use the appropriate Out-of-State Town Code.

7   **Market Indicator.** Enter "V" for voluntary or not ceded business. Enter "F" for ceded business.

8   **Coverage Code.** Enter "1" for Property Damage Liability mandatory coverage; enter "2" for Collision only coverage; enter "3" for Property Damage Liability mandatory coverage plus Collision coverage.

Appendix A: Policy Inquiry Source File Specifications (continued)
Policy Inquiry Source Record Data Element Definitions

Field
Number

9   **Transaction Type.** Enter the one-position code to identify the transaction. The valid Transaction Types are defined in "Section 2.2.3 Transaction Types" of "Chapter 2 POLICY INQUIRIES".

10   **Transaction Effective Date.** Enter the Policy Effective Date for a New Business, Renewal or Information Only transaction. Enter the effective date of the endorsement for a Change Listed Operator, Add Collision, or Add Property Damage Liability transaction. Enter the effective date of the reinstatement for a Reinstatement transaction. Enter this date in the format YYYYMMDD.

11   **Operator License Number.** Enter the driver license number exactly as it appears on the operator driver license. The driver license number should be left justified with spaces on the right. The driver license number may not contain special characters. If the current driver license is suspended or revoked or in any other way withdrawn by the state of record, that license number should be entered.

12   **Operator License State Code.** Enter "MA" if the driver license number was issued in Massachusetts. Otherwise, enter the code for the state, territory, country, or Canadian province that issued this driver license from "Appendix M: State Code".

13   **Operator Surname.** Enter the first 10 characters of the operator surname exactly as it appears on the operator driver license. Left justify omitting spaces and punctuation such as periods, apostrophes and commas, except as described below for the Deferred Operator Indicator. If the operator surname contains fewer than 10 characters enter only the surname, do not enter the operator first name in this data element.

       <u>Deferred Operator Indicator</u>: The deferred operator indicator (tenth position of Operator Surname) must contain an asterisk (*) if this operator is not used in rating this policy because this operator's classification and Safe Driver Insurance Plan points are used by another vehicle covered by another Massachusetts private passenger automobile insurance policy.

Appendix A: Policy Inquiry Source File Specifications (continued)
Policy Inquiry Source Record Data Element Definitions

Field
Number

14   **Operator Birth Date.** Enter the birth date from the operator driver license in the format YYYYMMDD.

15   **Years Driving Experience.** Enter the number of years of driving experience from 00 through 06 to indicate the number of full years of driving experience the operator had within the six-year period immediately preceding the policy effective date. Use the same rules for determining the years of driving experience as are currently used for determining the Rating Class. For example, an operator who would be assigned a Rating Class 10 would be assigned Years Driving Experience 06. A blank value is rejected.

16   **Out-of-State Incidents Indicator.** This field must contain a value of "Y" or "N". A blank value is rejected. A value of "Y" means the operator has out-of-state incidents that have not been reported to the MRB or has a driving record request pending. A value of "N" means that the operator has no out-of-state incidents or the out-of-state incidents have been reported to the MRB.

17   **Filler.** This space is reserved for future use.

18   **Insurance Company Use.** This space is for company use only.

Appendix B:
Policy Inquiry Response File Specifications
Policy Inquiry Response Record Format

Field Number	Location From	To	Size	Picture	Description
1	1	208	208	X(208)	Policy Inquiry Source Record
2	209	233	25	X(25)	RMV License Number
3	234	235	2	XX	RMV License State Code
4	236	240	5	X(5)	RMV Surname
5	241	248	8	X(8)	RMV Birth Date: yyyymmdd
6	249	249	1	X	RMV License Return Code
7	250	253	4	X(4)	MRB Edition Number
8	254	261	8	X(8)	MRB Process Date: yyyymmdd
9	262	271	10	XX	MRB Error Code – occurs 5 times
10	272	273	2	XX	Operator SDIP Points
11	274	274	1	X	Incident Type
12	275	282	8	X(8)	Incident Date: yyyymmdd
13	283	290	8	X(8)	Incident Surcharge Date: yyyymmdd
14	291	310	20	X(20)	Incident (SDIP Statement) Description
15	311	311	1	X	Incident Number of Points
16	312	313	2	XX	Operator Incident-Free Period
17	314	321	8	X(8)	Operator Experience Date: yyyymmdd
18	322	322	1	X	Potential Extra Risk Indicator
19	323	323	1	X	CAR Years Licensed
20	324	331	8	X(8)	CAR RMV Date Licensed: yyyymmdd
21	332	332	1	X	CAR RMV Driver Training Status
22	333	333	1	X	CAR RMV Sex
23	334	352	19	X(19)	Filler

Appendix B: Policy Inquiry Response File Specifications (continued)
Policy Inquiry Response Record Data Element Definitions

Field
Number

1   **Policy Inquiry Source Record.** This field contains the Policy Inquiry Source Record that was submitted by the insurer to the MRB.

For a non-error Policy Inquiry Response Record, RMV License Number, RMV License State Code, RMV Surname and RMV Birth Date identify the RMV License Record of the listed operator unless the specified driver license was not issued in Massachusetts and a matching RMV License Record does not exist.

2   **RMV License Number.** This RMV License Number contains the value in the Operator License Number field on the Policy Inquiry Source Record (Source Record) with the following exceptions:

•(a) Source Record License State Code = MA
This field contains the current Massachusetts driver license number associated with a previous license number that exactly matches the Source Record license number. For example, this field contains a system assigned number beginning with "S" that is the current license number when the Source Record license number is the social security number that is the previous license number.

•(b) Source Record License State Code not=MA; RMV License State Code=MA
This field contains the Massachusetts driver license number associated with a previous license number and non-Massachusetts license state code that exactly match the Source Record license number and license state code.

•(c) Source Record License State Code not = MA
This field contains an out-of-state license number with more characters than the number of characters in the Source Record license number when the Unlicensed Operator Record license state code = Source Record license state code and the Unlicensed Operator license number matches the Source Record license number on the first 9 characters. An Unlicensed Operator Record contains the actual non-Massachusetts license number and license state code.

3   **RMV License State Code.** This RMV License State Code contains the value in the Operator License State Code field on the Policy Inquiry Source Record except as explained in 2(b) above.

Appendix B: Policy Inquiry Response File Specifications (continued)
Policy Inquiry Response Record Data Element Definitions

Field
Number

4   **RMV Surname.** This RMV Surname contains the first 5 characters of the Operator Surname field on the Policy Inquiry Source Record (Source Record) with the following exceptions:

This field contains the current last name when the Source Record surname matches the current last name on 3 of the first 5 characters or when the Source Record last name matches a previous last name on 3 of the first 5 characters. This partial match on last name occurs only when a license record license number matches the Source Record license number and Source Record license state code = MA, or when an Unlicensed Operator Record license number and license state code match the Source Record license number and license state code.

5   **RMV Birth Date.** This RMV Birth Date contains the value of the Operator Birth Date field on the Policy Inquiry Source Record (Source Record) with the following exceptions:

This field contains the current birth date when Source Record birth date matches the current birth date field on month and day, day and year, or month and year. This partial match on birth date occurs only when a license record license number matches the Source Record license number and the Source Record license state code = MA, or when an Unlicensed Operator Record license number and license state code match the Source Record license number and license state code.

6   **RMV License Return Code.** For a non-error Policy Inquiry Response Record, this RMV License Return Code identifies the type of license in the RMV License Number field. See "Appendix O: RMV License Return Code – Policy Inquiry Response" on page O.1.

Appendix B: Policy Inquiry Response File Specifications (continued)
Policy Inquiry Response Record Data Element Definitions

Field
Number

7	**MRB Edition Number.**	This field contains the Edition Number assigned by the MRB to the Policy Inquiry Source File for which this Policy Inquiry Response Record was created.

8	**MRB Process Date.**	This field contains the computer system date on which this Policy Inquiry Response Record was created.

9   **MRB Error Code.** When Operator SDIP Points contains a value of "E0", from one to five two-position error codes in this field explain the reason the Policy Inquiry Source Record was rejected. Each MRB Error Code describes a data element in error. Each error code is described in "Appendix P: MRB Error Code – Policy Inquiry Response" on pages P.1 through P.3.

10   **Operator SDIP Points.** This field contains the total number of Surcharge Points from 00 through 45 or a value of "99" to indicate the Excellent Driver Discount Plus (6-year credit), or the value of "98" to indicate the Excellent Driver Discount (5-year credit). This field contains a value of "E0" to indicate the Policy Inquiry Source Record has one or more errors.

11   **Incident Type.** For an at-fault accident, this field contains a value of "4". For a traffic law violation, this field contains a value of "3". For an incident from an out-of-state driving record, this field contains a value of "3". If the operator has no surchargeable incidents or if the Policy Inquiry Source Record was rejected with errors, then this field = spaces.

12   **Incident Date.** For an at-fault accident, this field contains the Incident Date submitted by the insurer on the SDIP Claim Source Record. For a traffic law violation, this field contains the Date of Offense from the citation document. For an out-of-state incident, this field contains the Incident Date from the out-of-state driving record. If the operator has no surchargeable incidents or if the Policy Inquiry Source Record was rejected with errors, then this field = spaces.

Appendix B: Policy Inquiry Response File Specifications (continued)
Policy Inquiry Response Record Data Element Definitions

Field
Number

13   **Incident Surcharge Date.** For an at-fault accident, this field contains the
Notice Date submitted by the insurer on the SDIP Claim Source Record. For a
traffic law violation, this field contains the Disposition Date of the judgment
written by the Court Representative on the citation document, the date the civil
assessment was paid, the date of the court judgment at a civil hearing, or the
default date set by the RMV when neither payment nor hearing request was
received on time for a citation containing all civil infractions. For an out-of-state
incident, this field contains the Conviction Date from the out-of-state driving
record. If the operator has no surchargeable incidents or if the Policy Inquiry
Source Record was rejected with errors, then this field = spaces.

14   **Incident (SDIP Statement) Description.** This field contains a twenty-
character description of the surchargeable incident that is to be printed on the Safe
Driver Insurance Plan Statement Incident Line. This description of the
surchargeable incident must be displayed on the Safe Driver Insurance Plan
Statement. If the operator has no surchargeable incidents or if the Policy Inquiry
Source Record was rejected with errors, then this field = spaces.

15   **Incident Number of Points.** This field contains the number of Surcharge
Points for this incident. If the operator has no surchargeable incidents or if the
Policy Inquiry Source Record was rejected with errors, then this field = spaces.

16   **Operator Incident-Free Period.** This field contains the number of
consecutive Incident-Free Years immediately preceding the Policy Effective Date
and within the Policy Experience Period of the policy for which the operator had
a valid driver's license and had no surchargeable incidents.

17   **Operator Experience Date.** This field contains the beginning date of the
Policy Experience Period (six years) or a later date if the operator has fewer than
six years of driving experience.

Appendix B: Policy Inquiry Response File Specifications (continued)
Policy Inquiry Response Record Data Element Definitions

Field
Number

18   **Potential Extra Risk Indicator (DWI Alcohol Program).** This field is set to "1" to indicate that the court reported a "Guilty" judgment on a violation of RMV violation code 90 24D "DWI ALCOHOL PROGRAM" and is set to "0" for all other incidents.

19   **CAR Years Licensed.** This field contains the number of years licensed for this driver up to a maximum of six (6) years. The number of years licensed is determined from the RMV License Record or the number of years of driving experience submitted by the insurer on the Policy Inquiry Source Record.

20   **CAR RMV Date Licensed.** For a Massachusetts licensed driver, this field contains the date first licensed from the RMV License Record.

21   **CAR RMV Driver Training Status.** For a Massachusetts licensed driver, this field contains the driver training status from the RMV License Record as follows: "Y" = driver has passed a driver education course; "N" = driver has not passed a driver education course; "U" = Unknown.

22   **CAR RMV Sex.** For a Massachusetts licensed driver, this field contains the sex code from the RMV License Record as follows: "M" = male; "F" = female; "U" = Unknown.

23   **Filler.** Reserved for future use.

CAR Rule 12 Credit Data: These fields for CAR Rule 12 Credit data (field numbers 19 through 22) are blank except when the following conditions are true: (a) operator age is less than 25 at the policy effective date; (b) transaction type is not = 9 (information only); (c) policy effective year = 1993 or later; and (d) the value of Operator SDIP Points is not = E0. If RMV License State Code = "MA", the RMV Birth Date is used to determine operator age; otherwise, Operator Birth Date is used. If these fields are not blank, the Policy Inquiry Response Record(s) for this policy-operator are reported by the MRB to CAR. The CAR Rule 12 Credits Program uses this data to verify the validity of insurer statistical classification codes for youthful drivers.

Appendix C:
SDIP Claim Source File Specifications
SDIP Claim Source Record Format

Field Number	Location From	To	Size	Picture	Description
1	1	2	2	XX	Transaction Code
2	3	5	3	X(3)	Insurance Company Code
3	6	30	25	X(25)	Policyholder License Number
4	31	32	2	XX	Policyholder License State Code
5	33	48	16	X(16)	Policyholder Surname
6	49	60	12	X(12)	Policyholder First Name
7	61	68	8	X(8)	Policyholder Middle Name
8	69	76	8	X(8)	Policyholder Birth Date: yyyymmdd
9	77	96	20	X(20)	Policyholder Street Address 1
10	97	116	20	X(20)	Policyholder Street Address 2
11	117	131	15	X(15)	Policyholder Address City
12	132	133	2	XX	Policyholder Address State Code
13	134	143	10	X(10)	Policyholder Address Zip Code
14	144	151	8	X(8)	Incident Date: yyyymmdd
15	152	159	8	X(8)	Notice Date: yyyymmdd
16	160	162	3	X(3)	Incident Location Code
17	163	165	3	X(3)	Premium Town Code
18	166	167	2	XX	Type of Loss Code
19	168	169	2	XX	Catastrophe Code
20	170	171	2	XX	Surcharge Code: Standard of Fault
21	172	187	16	X(16)	Claim Identification Number
22	188	203	16	X(16)	Policy Number
23	204	207	4	X(4)	Policy Number Company Use
24	208	215	8	X(8)	Policy Effective Date: yyyymmdd
25	216	216	1	X	Loss Amount Sign ("-" or space)
26	217	222	6	9(6)	Loss Amount
27	223	239	17	X(17)	Vehicle Identification Number
28	240	243	4	X(4)	Vehicle Class Code
29	244	253	10	X(10)	Loss Payee Surname
30	254	268	15	X(15)	Loss Payee Street Address

Appendix C: SDIP Claim Source File Specifications (continued)
SDIP Claim Source Record Format

Field Number	Location From	To	Size	Picture	Description
31	269	293	25	X(25)	Involved Operator License Number
32	294	295	2	XX	Involved Operator License State Code
33	296	311	16	X(16)	Involved Operator Surname
34	312	323	12	X(12)	Involved Operator First Name
35	324	331	8	X(8)	Involved Operator Middle Name
36	332	339	8	X(8)	Involved Operator Birth Date: yyyymmdd
37	340	359	20	X(20)	Involved Operator Street Address 1
38	360	379	20	X(20)	Involved Operator Street Address 2
39	380	394	15	X(15)	Involved Operator Address City
40	395	396	2	XX	Involved Operator Address State Code
41	397	406	10	X(10)	Involved Operator Address Zip Code
42	407	408	2	XX	Reversal Reason Code
43	409	420	12	X(12)	Filler
44	421	440	20	X(20)	Insurance Company Use

Appendix C: SDIP Claim Source File Specifications (continued)
SDIP Claim Source Record Data Element Requirements for an at-fault accident claim

Each data element required to process an at-fault accident transaction is listed below. A data element is not listed if it does not apply or if the transaction may be complete without it.

Field Number	Description	Requirements* by Transaction Code			
		41	42	43	44
1	Transaction Code	R	R	R	R
2	Insurance Company Code	R	R	R	R
3	Policyholder License Number	R	R	R	R
4	Policyholder License State Code	R	R	R	R
5	Policyholder Surname	R	R	R	R
6	Policyholder First Name	R	R	R	R
8	Policyholder Birth Date	R	R	R	R
9	Policyholder Street Address 1	O1	O1	O1	O1
11	Policyholder Address City	O1	O1	O1	O1
12	Policyholder Address State Code	O1	O1	O1	O1
13	Policyholder Address Zip Code	O1	O1	O1	O1
14	Incident Date	R	R	R	R
15	Notice Date	R	R	R	R
16	Incident Location Code	R	R	R	R
17	Premium Town Code	R	O	O	R
18	Type of Loss Code	R	R	O	O
20	Surcharge Code	R	O	O	R
21	Claim Identification Number	R	R	R	R
22	Policy Number	R	R	R	R
24	Policy Effective Date	R	R	R	R
25	Loss Amount Sign	R	R	O	O
26	Loss Amount	R	R	Ø2	Ø2
27	Vehicle Identification Number	R	O	O	R
28	Vehicle Class Code	R	O	O	R
31	Involved Operator License Number	O3	O3	O3	O3
32	Involved Operator License State Code	O3	O3	O3	O3
33	Involved Operator Surname	O3	O3	O3	O3
34	Involved Operator First Name	O3	O3	O3	O3
36	Involved Operator Birth Date	O3	O3	O3	O3
37	Involved Operator Street Address 1	O4	O4	O4	O4
39	Involved Operator Address City	O4	O4	O4	O4
40	Involved Operator Address State Code	O4	O4	O4	O4
41	Involved Operator Address Zip Code	O4	O4	O4	O4
42	Reversal Reason Code	O	O	R	O

*Requirement Codes: R=Required; O=Optional; O1=Required if the Policyholder License State Code is not = MA; Ø2=Must be spaces or zeroes; O3=Required if the Involved Operator is not the Policyholder; O4= Required if the Involved Operator is not the Policyholder and the Involved Operator License State Code is not = MA;

Appendix C: SDIP Claim Source File Specifications (continued)
SDIP Claim Source Record Data Element Requirements for a comprehensive claim

Each data element required to process a comprehensive claim transaction is listed below. A data element is not listed if it does not apply or if the transaction may be complete without it.

Field Number	Description	Requirements* by Transaction Code			
		51	52	53	54
1	Transaction Code	R	R	R	R
2	Insurance Company Code	R	R	R	R
3	Policyholder License Number	R	R	R	R
4	Policyholder License State Code	R	R	R	R
5	Policyholder Surname	R	R	R	R
6	Policyholder First Name	R	R	R	R
8	Policyholder Birth Date	R	R	R	R
9	Policyholder Street Address 1	O1	O1	O1	O1
11	Policyholder Address City	O1	O1	O1	O1
12	Policyholder Address State Code	O1	O1	O1	O1
13	Policyholder Address Zip Code	O1	O1	O1	O1
14	Incident Date	R	R	R	R
15	Notice Date	R	R	R	R
16	Incident Location Code	R	R	R	R
17	Premium Town Code	R	O	O	R
18	Type of Loss Code	R	R	O	O
19	Catastrophe Code	O	O	O	O
21	Claim Identification Number	R	R	R	R
22	Policy Number	R	R	R	R
24	Policy Effective Date	R	R	R	R
25	Loss Amount Sign	R	R	O	O
26	Loss Amount	R	R	Ø2	Ø2
27	Vehicle Identification Number	R	O	O	R
28	Vehicle Class Code	R	O	O	R
29	Loss Payee Surname	Rg	O	O	Rg
30	Loss Payee Street Address	Rg	O	O	Rg
42	Reversal Reason Code	O	O	R	O

Requirement Codes: R=Required data element; O=optional; O1=Required if the Policyholder License State Code is not = MA; Ø2=Must be spaces or zeroes; Rg=Required except for Type of Loss Code = "03" (glass)

Appendix C: SDIP Claim Source File Specifications (continued)
SDIP Claim Source Record Data Element Definitions

Field
Number

1   **Transaction Code.** Enter the two-character code to identify the transaction. The first character of the transaction code, the Transaction Type contains a value of "4" for an at-fault accident claim or a value of "5" for a comprehensive claim. "Chapter 3 SDIP CLAIMS" defines the transaction codes in "Section 3.3.3 At-Fault Accident Claim Transaction Codes" and "Section 3.3.4 Comprehensive Claim Transaction Codes".

2   **Insurance Company Code.** Enter the three-digit code assigned by CAR to the insurer that paid this claim.

3   **Policyholder License Number.** Enter the driver license number exactly as it appears on the policyholder's driver license. The driver license number should be left justified with spaces on the right. The driver license number may not contain special characters. If the current driver's license is suspended or revoked or in any other way withdrawn by the state of record, that license number should be entered. If the policyholder has no driver license, enter "NOLICENSE".

4   **Policyholder License State Code.** Enter "MA" if the driver license number of the policyholder was issued in Massachusetts. Otherwise, enter the code for the state, territory, country, or Canadian province that issued this driver license using a code from "Appendix M: State Code". If the policyholder does not possess a driver license and Field Number 3 contains a value of "NOLICENSE", enter "XX".

5   **Policyholder Surname.** Enter the first 16 characters of the policyholder surname. Left justify omitting spaces and punctuation such as periods, apostrophes and commas. If the operator surname contains fewer than 16 characters enter only the surname, do not enter the first name in this data element.

6   **Policyholder First Name.** Enter the first 12 characters of the policyholder first name. Left justify omitting spaces and punctuation such as periods, apostrophes and commas.

Appendix C: SDIP Claim Source File Specifications (continued)
SDIP Claim Source Record Data Element Definitions

Field
Number

7   **Policyholder Middle Name.** This field is optional. Enter the first 8 characters of the policyholder middle name. Left justify omitting spaces and punctuation such as periods, apostrophes and commas.

8   **Policyholder Birth Date.** Enter the birth date from the policyholder's driver license in the format YYYYMMDD.

9   **Policyholder Street Address 1.**   This field is required only if Policyholder License State Code is not = "MA". Enter the policyholder's current street address.

10   **Policyholder Street Address 2.** This field is not required if Policyholder License State Code = "MA" and is optional if Policyholder License State Code is not = "MA". Enter the policyholder's additional street address information, such as an apartment number, if needed.

11   **Policyholder Address City.** This field is required only if Policyholder License State Code is not = "MA". Enter the city of the policyholder's current address. If the Policyholder Address State Code = "MA", this field must contain a town name from the RMV Massachusetts town name validation table. "Appendix N: Massachusetts Town Name" contains the RMV Massachusetts town name validation table.

12   **Policyholder Address State Code.** This field is required only if Policyholder License State Code is not = "MA". Enter the state code of the policyholder's current address.

13   **Policyholder Address Zip Code.** This field is required only if Policyholder License State Code is not = "MA". Enter the zip code of the policyholder's current address.

14   **Incident Date.** Enter the date the incident occurred in the format YYYYMMDD. For an at-fault accident claim, this is the date the accident occurred.

15   **Notice Date.**   Enter the date the loss amount was paid in the format YYYYMMDD.

Appendix C: SDIP Claim Source File Specifications (continued)
SDIP Claim Source Record Data Element Definitions

Field
Number

16   **Incident Location Code.** Enter the three-digit code for the incident location. Use the location code from the appendix for "Premium and Accident Town Tables" of the *Massachusetts Private Passenger Automobile Statistical Plan*. Refer to www.commauto.com.   If the incident occurred outside of Massachusetts, use the appropriate Out-of-State Town Code.

17   **Premium Town Code.** Enter the three-digit code for the place of principal garaging (i.e., rating town). Use the town code from the appendix for "Premium and Accident Town Tables" of the *Massachusetts Private Passenger Automobile Statistical Plan*. Refer to www.commauto.com. If the vehicle is not principally garaged in Massachusetts, use the appropriate Out-of-State Town Code

18   **Type of Loss Code.**   For an at-fault accident claim, enter the code which describes the coverage under which the claim was paid: "10" = Collision or "11" = Property Damage Liability or "12" = Bodily Injury Liability. If the value of Type of Loss Code = "12" and the Incident Date is before January 1, 2006, the record is rejected with Error Code 08 (Incident Date).

For a comprehensive claim, enter the code which describes the type of loss: "01" = Fire; "02" = Theft; "03" = Glass; "05" = Malicious Mischief and Vandalism; "06" = Windstorm, Earthquake, Hail, Explosion, Tornado, Cyclone and Water Damage; "07" = Flood and Rising Water; "09" = Miscellaneous.

19   **Catastrophe Code.** This field is for comprehensive claims only. If this claim resulted from a catastrophe, enter the two-digit code for the catastrophe as defined by the Insurance Services Office (ISO). Otherwise, enter spaces or zeroes.

20   **Surcharge Code: Standard of Fault.** This field is for at-fault accident claims only. Enter the two-digit Standard of Fault Code that represents the reason that this claim is considered an at-fault accident claim from "Appendix J: Surcharge Code (Standard of Fault)".

21   **Claim Identification Number.** Enter the first sixteen (16) characters of the claim number associated with the loss amount reported in this claim transaction. This claim identification number must be exactly the same as the claim identification number for the corresponding statistical loss records reported to the designated statistical agent (CAR).

Appendix C: SDIP Claim Source File Specifications (continued)
SDIP Claim Source Record Data Element Definitions

Field
Number

22   **Policy Number.** Enter the policy number by which this policy may be referenced in the insurance company files. Use only significant alpha or numeric digits left justified with no blanks between significant digits.

23   **Policy Number-Company Use.** This field is for company use only and may be blanks, zeroes or may contain any alpha or numeric combinations.

24   **Policy Effective Date.** Enter the effective date of the policy in the format YYYYMMDD.

25   **Loss Amount Sign.** Enter a minus sign (-) to indicate a negative loss amount or space to indicate a positive loss amount.

26   **Loss Amount.** For an Add Original Claim Transaction enter the magnitude of the loss amount paid for this Type of Loss or a value of "999999" if the loss amount paid exceeds $999,999. For a Change Loss Amount Transaction, enter the magnitude of the increase or decrease to the loss amount to be applied, but do not report an increase such that the total loss amount for any Type of Loss Code exceeds $999,999. For example, to specify a loss amount of $5,500, enter a space in Loss Amount Sign (field number 25) and enter 005500 in this field. To specify a decrease of $1,700 (-$1,700) enter a minus sign (-) in Loss Amount Sign (field number 25) and enter 001700 in this field.

27   **Vehicle Identification Number.** Enter the Vehicle Identification Number exactly as it appears on the vehicle involved in this claim incident.

28   **Vehicle Class Code.** Enter the four-digit vehicle class code for the vehicle involved in this claim incident from the *Massachusetts Private Passenger Automobile Statistical Plan*. Refer to www.commauto.com**.**

29   **Loss Payee Surname.** This field is for comprehensive claims except it is not required for a comprehensive claim with Type of Loss = "03" (Glass). Enter the first ten (10) characters of the surname of the loss payee.

Appendix C: SDIP Claim Source File Specifications (continued)
SDIP Claim Source Record Data Element Definitions

Field
Number

30   **Loss Payee Street Address.** This field is for comprehensive claims except it is not required for a comprehensive claim with Type of Loss = "03" (Glass). Enter the first fifteen (15) characters of the street address to which this claim payment was mailed.

         Fields 31 through 41 are required for an at-fault accident claim transaction only if the operator involved in the at-fault accident is not the same person as the policyholder. These fields are not required for a comprehensive claim transaction.

31   **Involved Operator License Number.** Enter the driver license number exactly as it appears on the operator's driver license. The driver license number should be left justified with spaces on the right. The driver license number may not contain special characters. If the current driver's license is suspended or revoked or in any other way withdrawn by the state of record, that license number should be entered. If the operator has no driver license, enter "NOLICENSE".

32   **Involved Operator License State Code.** Enter "MA" if the driver license number of the operator was issued in Massachusetts. Otherwise, enter the code for the state, territory, country, or Canadian province that issued this driver license using a code from "Appendix M: State Code". If the operator does not possess a driver license and Field Number 31 contains a value of "NOLICENSE", enter "XX".

33   **Involved Operator Surname.** Enter the first 16 characters of the operator surname. Left justify omitting spaces and punctuation such as periods, apostrophes and commas. If the operator surname contains fewer than 16 characters enter only the surname, do not enter the first name in this data element.

34   **Involved Operator First Name.** Enter the first 12 characters of the operator first name. Left justify omitting spaces and punctuation such as periods, apostrophes and commas.

35   **Involved Operator Middle Name.** This field is optional. Enter the first 8 characters of the operator middle name. Left justify omitting spaces and punctuation such as periods, apostrophes and commas.

Appendix C: SDIP Claim Source File Specifications (continued)
SDIP Claim Source Record Data Element Definitions

Field
Number

36 **Involved Operator Birth Date.** Enter the birth date from the operator's driver license in the format YYYYMMDD.

37 **Involved Operator Street Address 1.** This field is required only if Involved Operator License State Code is not = "MA". Enter the operator's current street address.

38 **Involved Operator Street Address 2.** This field is not required if Involved Operator License State Code = "MA" and is optional if Involved Operator License State Code is not = "MA". Enter the operator's additional street address information, such as an apartment number, if needed.

39 **Involved Operator Address City.** This field is required only if Involved Operator License State Code is not = "MA". Enter the city of the operator's current address. If the Involved Operator Address State Code = "MA", this field must contain a town name from the RMV Massachusetts town name validation table. "Appendix N: Massachusetts Town Name" contains the RMV Massachusetts town name validation table.

40 **Involved Operator Address State Code.** This field is required only if Involved Operator License State Code is not = "MA". Enter the state code of the operator's current address.

41 **Involved Operator Address Zip Code.** This field is required only if Involved Operator License State Code is not = "MA". Enter the zip code of the operator's current address.

42 **Reversal Reason Code.** For a Reverse Incident Transaction, enter the two-digit code that represents the reason for the reversal from "Appendix K: Reversal Reason Code".

43 **Filler.** Reserved for future use.

44 **Insurance Company Use.** This space, for insurance company use only, may contain blanks, zeroes, or information to be used by the insurance company.

Appendix D:
SDIP Claim Response File Specifications
SDIP Claim Response Record Format

Field Number	Location From	To	Size	Picture	Description
1	1	440	440	X(440)	SDIP Claim Source Record
2	441	441	1	X	MRB Error Status
3	442	451	10	XX	MRB Error Code occurs 5 times
4	452	476	25	X(25)	RMV License Number
5	477	484	8	X(8)	RMV Birth Date: yyyymmdd
6	485	486	2	XX	RMV License State Code
7	487	491	5	X(5)	RMV Name
8	492	499	8	X(8)	MRB Process Date: yyyymmdd
9	500	503	4	X(4)	MRB Edition Number
10	504	520	17	X(17)	Filler

Appendix D: SDIP Claim Response File Specifications (continued)
SDIP Claim Response Record Data Element Definitions

Field
Number

1   **SDIP Claim Source Record.**   The SDIP Claim Source Record that was
     submitted by the insurer to the MRB.

2   **MRB Error Status.** This field contains a value of space or blank if the SDIP
     Claim Source Record was accepted, or a value of "E" if the SDIP Claim Source
     Record was rejected.

3   **MRB Error Code.** When MRB Error Status contains a value of "E", from one
     to five two-position error codes explain the reason the SDIP Claim Source Record
     was rejected. Each code describes a data element in error or an error condition.
     Each error code is described in "Appendix P: MRB Error Code - SDIP Claim
     Response" on pages P.4 through P.10.

4   **RMV License Number.** This RMV License Number contains the license
     number of the individual to whom the claim is assigned from the SDIP Claim
     Source Record (Source Record) with the following exceptions:

     (a) This field contains the current Massachusetts driver license number associated
     with a previous license number that exactly matches the Source Record license
     number. For example, this field contains a system assigned number beginning
     with "S" that is the current license number when the Source Record license
     number is the social security number that is the previous license number.

     (b) This field contains a Massachusetts driver's license number associated with a
     non-Massachusetts license number and license state code that exactly match the
     Source Record license number and license state code.

5   **RMV Birth Date.** This RMV Birth Date contains the birth date from the Source
     Record with the following exceptions:

     This field contains the current birth date when Source Record birth date matches
     the current birth date field on month and day, day and year, or month and year.
     This partial match on birth date occurs only when a license record license number
     matches the Source Record license number and the Source Record license state
     code = MA, or when an Unlicensed Operator Record license number and license
     state code match the Source Record license number and license state code.

Appendix D: SDIP Claim Response File Specifications (continued)
SDIP Claim Response Record Data Element Definitions

Field
Number

6   **RMV License State Code.** This field contains the license state code from the Source Record except as explained in 4(b) above.

7   **RMV Name.** This field contains the last name from the Source Record with the following exceptions:

This field contains the current last name when the Source Record surname matches the current last name on 3 of the first 5 characters or when the Source Record last name matches a previous last name on 3 of the first 5 characters. This partial match on last name occurs only when a license record license number matches the Source Record license number and Source Record license state code = MA, or when an Unlicensed Operator Record license number and license state code match the Source Record license number and license state code.

8   **MRB Process Date.**   This field contains the computer system date on which this SDIP Claim Response Record was created.

9   **MRB Edition Number.** This field contains the Edition Number assigned by the MRB to the SDIP Claim Source File for which this SDIP Claim Response Record was created.

10   **Filler.** Reserved for future use.

Appendix E:
Out-of-State Driving Record Source File Specifications
Control Record Format

Field Number	Location From	To	Size	Picture	Description
1	1	2	2	XX	Transaction Code = **70**
2	3	5	3	X(3)	Insurance Company Code
3	6	11	6	9(6)	Total of Transaction Code 71 Records
4	12	17	6	9(6)	Total of Transaction Code 72 Records
5	18	23	6	9(6)	Total of Transaction Code 73 Records
6	24	29	6	X(6)	Filler
7	30	302	273	X(273)	Filler

Appendix E: Out-of-State Driving Record Source File Specifications (continued)
Control Record Data Element Definitions

Field
Number

1   **Transaction Code.** This field must contain a value of "70".

2   **Insurance Company Code.** This field must contain the three-digit code assigned to the insurance company by the Commonwealth Automobile Reinsurers (CAR). If this insurance company control record is missing or invalid for a specified insurance company, then all of the out-of-state driving record transactions that contain the specified insurance company code will be rejected with Error Code 40.

3   **Total of Transaction Code 71 Records.** This field should contain the number of Transaction Code 71 records for the specified insurance company.

4   **Total of Transaction Code 72 Records.** This field should contain the number of Transaction Code 72 records for the specified insurance company.

5   **Total of Transaction Code 73 Records.** This field should contain the number of Transaction Code 73 records for the specified insurance company.

6   **Filler.** Reserved for future use.

7   **Filler.** Reserved for future use.

Appendix E: Out-of-State Driving Record Source File Specifications (continued)
Incident Record Format

Field Number	Location From	To	Size	Picture	Description
1	1	2	2	XX	Transaction Code
2	3	5	3	X(3)	Insurance Company Code
3	6	21	16	X(16)	Policy Number
4	22	25	4	X(4)	Policy Number – Company Use
5	26	33	8	X(8)	Policy Effective Date: yyyymmdd
6	34	58	25	X(25)	Operator License Number
7	59	60	2	XX	Operator License State Code
8	61	76	16	X(16)	Operator Last Name
9	77	84	8	X(8)	Operator Birth Date: yyyymmdd
10	85	96	12	X(12)	Operator First Name
11	97	104	8	X(8)	Operator Middle Name
12	105	124	20	X(20)	Operator Street Address 1
13	125	144	20	X(20)	Operator Street Address 2
14	145	159	15	X(15)	Operator Address City
15	160	161	2	XX	Operator Address State Code
16	162	171	10	X(10)	Operator Address Zip Code
17	172	196	25	X(25)	Prior License Number
18	197	198	2	XX	Prior License State Code
19	199	206	8	X(8)	Date First Licensed Out-of-State
20	207	214	8	X(8)	Incident Date: yyyymmdd
21	215	222	8	X(8)	Conviction Date: yyyymmdd
22	223	224	2	XX	Reporting State Code
23	225	234	10	X(10)	MVR Offense Code
24	235	279	45	X(45)	MVR Offense Description
25	280	282	3	X(3)	ACD Offense Code
26	283	302	20	X(20)	Insurance Company Use

Appendix E: Out-of-State Driving Record Source File Specifications (continued)
Incident Record Data Element Definitions

Field
Number

1   **Transaction Code.** Enter the two-character code for the transaction. "Chapter 4 OUT-OF-STATE DRIVING RECORDS" defines each transaction code in "Section 4.4 Out-of-State Driving Record Source File".

2   **Insurance Company Code.** Enter the three-digit code assigned to the insurance company by the Commonwealth Automobile Reinsurers (CAR).

3   **Policy Number.** Enter the policy number by which this policy may be referenced in the insurance company files. Use only significant alpha or numeric digits left justified with no blanks between significant digits.

4   **Policy Number-Company Use.** This field is for company use only and may be blanks, zeroes or may contain any alpha or numeric combinations.

5   **Policy Effective Date.** Enter the effective date of the policy in the format YYYYMMDD.

6   **Operator License Number.** Enter the driver license number exactly as it appears on the operator's driver license. The driver license number should be left justified with spaces on the right. The driver license number may not contain special characters. If the current driver's license is suspended or revoked or in any other way withdrawn by the state of record, that license number should be entered. A value of "NOLICENSE" in this field will be rejected.

7   **Operator License State Code.** Enter "MA" if the driver license number of the operator was issued in Massachusetts. Otherwise, enter the state, territory, country, or Canadian province that issued this driver license using a code from "Appendix M: State Code". A value of "XX" in this field will be rejected.

8   **Operator Last Name.** Enter the first 16 characters of the operator surname. Left justify omitting spaces and punctuation such as periods, apostrophes and commas. If the operator surname contains fewer than 16 characters enter only the surname, do not enter the first name in this data element.

Appendix E: Out-of-State Driving Record Source File Specifications (continued)
Incident Record Data Element Definitions

Field
Number

9 **Operator Birth Date.** Enter the birth date from the operator's driver license in the format YYYYMMDD.

10 **Operator First Name.** This field is required only for Transaction Code 73. Enter the first 12 characters of the operator first name. Left justify omitting spaces and punctuation such as periods, apostrophes and commas.

11 **Operator Middle Name.** This field is optional for Transaction Code 73. Enter the first 8 characters of the operator middle name. Left justify omitting spaces and punctuation such as periods, apostrophes and commas.

12 **Operator Street Address (1).** This field is required only for Transaction Code 73. Enter the operator's current street address.

13 **Operator Street Address (2).** This field is optional for Transaction Code 73. Enter the operator's additional street address information, such as an apartment number, if needed.

14 **Operator Address City.** This field is required only for Transaction Code 73. Enter the city of the operator's current address. If the Operator Address State Code = "MA", this field must contain a town name from the RMV Massachusetts town name validation table. "Appendix N: Massachusetts Town Name" contains the RMV Massachusetts town name validation table.

15 **Operator Address State Code.** This field is required only for Transaction Code 73. Enter the code for the state, territory, country, or Canadian province of the operator's current address from "Appendix M: State Code". The following codes will be rejected: "FR", "OT", "XX", "XT", or "XP".

16 **Operator Address Zip Code.** This field is required only for Transaction Code 73. Enter the zip code of the operator's current address.

Appendix E: Out-of-State Driving Record Source File Specifications (continued)
Incident Record Data Element Definitions

Field
Number

17   **Prior License Number.** Enter the operator's prior out-of-state driver license number. This prior driver license number should be left justified with spaces on the right.

18   **Prior License State Code.** Enter the code for the state, territory, country, or Canadian province that issued the operator's prior out-of-state driver license number using a code from "Appendix M: State Code". A value of "XX" in this field will be rejected.

19   **Date First Licensed Out-of-State.** Enter the date first licensed out-of-state in the format YYYYMMDD.

20   **Incident Date.** Enter the date the traffic violation or at-fault accident occurred in the format YYYYMMDD.

21   **Conviction Date.** Enter the date of conviction for a traffic violation. For an at-fault accident, enter the date the accident occurred because there will be no Surcharge Notice Date for such an accident. Enter this date in the format YYYYMMDD.

22   **Reporting State Code.** Enter the code for the state, territory, country, or Canadian province reporting this out-of-state incident using a code from "Appendix M: State Code". For example, if a Florida police officer issued a speeding citation to the operator, then use "FL" as the Reporting State Code. A value of "MA" in this field will be rejected for a traffic violation to prevent adding a duplicate of a traffic violation issued by a Massachusetts police department or a Massachusetts court. A value of "XX" in this field will be rejected.

23   **MVR Offense Code.** Enter the MVR Offense (violation) Code from the motor vehicle report (MVR). This code should be left justified with spaces on the right and may not contain special characters.

Appendix E: Out-of-State Driving Record Source File Specifications (continued)
Incident Record Data Element Definitions

Field
Number

24   **MVR Offense Description.** Enter the MVR Offense (violation) Description from the motor vehicle report (MVR). This description should be left justified and may not contain special characters.

25   **ACD Offense Code.** For a traffic violation, enter an ACD Code from "Appendix L: ACD Offense (Conviction) Code". For an at-fault accident, enter "AF3" for a 3-point at-fault accident or "AF4" for a 4-point at-fault accident.

26   **Insurance Company Use.** This space is for insurance company use only and may be blanks, zeroes, or may contain information to be used by the insurance company.

Appendix F:
Out-of-State Driving Record Response File Specifications
Control Record Format

Field Number	Location From	To	Size	Picture	Description
1	1	2	2	XX	Transaction Code = **70**
2	3	5	3	X(3)	Insurance Company Code
3	6	11	6	9(6)	Input: Total of Tran Code 71 Records
4	12	17	6	9(6)	Input: Total of Tran Code 72 Records
5	18	23	6	9(6)	Input: Total of Tran Code 73 Records
6	24	29	6	X(6)	Filler
7	30	35	6	9(6)	Received: Total of Tran Code 71 Records
8	36	41	6	9(6)	Received: Total of Tran Code 72 Records
9	42	47	6	9(6)	Received: Total of Tran Code 73 Records
10	48	53	6	X(6)	Filler
11	54	59	6	9(6)	Rejected: Total of Tran Code 71 Records
12	60	65	6	9(6)	Rejected: Total of Tran Code 72 Records
13	66	71	6	9(6)	Rejected: Total of Tran Code 73 Records
14	72	77	6	X(6)	Filler
15	78	343	266	X(266)	Filler
16	344	347	4	X(4)	MRB Edition Number
17	348	355	8	X(8)	MRB Process Date: yyyymmdd
18	356	365	10	XX	MRB Error Code – Occurs 5 times
19	366	366	1	X	MRB Error Status

Appendix F: Out-of-State Driving Record Response File Specifications (continued)
Control Record Data Element Definitions

Field
Number

1   **Transaction Code.** This field contains a value of "70".

2   **Insurance Company Code.** This field contains the insurance company code.

3   **Input: Total of Tran Code 71 Records.** This field contains the number of Transaction Code 71 records reported by the company in the source control record field number 3.

4   **Input: Total of Tran Code 72 Records.** This field contains the number of Transaction Code 72 records reported by the company in the source control record field number 4.

5   **Input: Total of Tran Code 73 Records.** This field contains the number of Transaction Code 73 records reported by the company in the source control record field number 5.

6   **Filler.** This field is not used.

7   **Received: Total of Tran Code 71 Records.** This field contains the number of Transaction Code 71 records received by the MRB for the company. The number of records reported by the company in field number 3 above should be the same as the number of records received by the MRB in this field.

8   **Received: Total of Tran Code 72 Records.** This field contains the number of Transaction Code 72 records received by the MRB for the company. The number of records reported by the company in field number 4 above should be the same as the number of records received by the MRB in this field.

9   **Received: Total of Tran Code 73 Records.** This field contains the number of Transaction Code 73 records received by the MRB for the company. The number of records reported by the company in field number 5 above should be the same as the number of records received by the MRB in this field.

10   **Filler.** This field is not used.

Appendix F: Out-of-State Driving Record Response File Specifications (continued)
Control Record Data Element Definitions

Field
Number

11   **Rejected: Total of Tran Code 71 Records.** This field contains the number of rejected Transaction Code 71 records for the company.

12   **Rejected: Total of Tran Code 72 Records.** This field contains the number of rejected Transaction Code 72 records for the company.

13   **Rejected: Total of Tran Code 73 Records.** This field contains the number of rejected Transaction Code 73 records for the company.

14   **Filler.** This field is not used.

15   **Filler.** This field is not used.

16   **MRB Edition Number.** This field contains the Edition Number assigned by the MRB to the Out-of-State Driving Record Source File for which this Out-of-State Driving Record Response Record was created.

17   **MRB Process Date.**   This field contains the computer system date on which this Out-of-State Driving Record Response Record was created.

18   **MRB Error Code.** When MRB Error Status contains a value of "E", from one to five two-position error codes explain the reason the Out-of-State Driving Record Source Record was rejected. Each error code describes a data element in error or an error condition. Each error code is described in "Appendix P: MRB Error Code – Out-of-State Driving Record Response" on pages P.11 through P.14.

19   **MRB Error Status.** This field contains a value of space or blank if the Out-of-State Driving Record Source Record was accepted, or a value of "E" if the Out-of-State Driving Record Source Record was rejected.

Appendix F: Out-of-State Driving Record Response File Specifications (continued)
Incident Record Format

Field Number	Location From	To	Size	Picture	Description
1	1	302	302	X(302)	Out-of-State Driving Record Source Record
2	303	327	25	X(25)	RMV License Number
3	328	329	2	XX	RMV License State Code
4	330	334	5	X(5)	RMV Surname
5	335	342	8	X(8)	RMV Birth Date: yyyymmdd
6	343	343	1	X	RMV License Return Code
7	344	347	4	X(4)	MRB Edition Number
8	348	355	8	X(8)	MRB Process Date: yyyymmdd
9	356	365	10	XX	MRB Error Code – Occurs 5 times
10	366	366	1	X	MRB Error Status

F.5

Appendix F: Out-of-State Driving Record Response File Specifications (continued)
Incident Record Data Element Definitions

Field
Number

1   **Out-of-State Driving Record Source Record.** This field contains the Out-of-State Driving Record Source Record submitted by the insurer to the MRB.

For non-error records, the RMV License Number, RMV License State Code, RMV Surname and RMV Birth Date identify the license record of the individual.

2   **RMV License Number.** This field contains the value in the Operator License Number field on the Out-of-State Driving Record Source Record (Source Record) with the following exceptions:

•(a) Source Record License State Code = MA
This field contains the Massachusetts driver license number associated with a previous license number that exactly matches the Source Record license number. For example, this field contains a system assigned number beginning with "S" that is the current license number when the Source Record license number is the social security number that is the previous license number.

•(b) Source Record License State Code not=MA; RMV License State Code=MA
This field contains the Massachusetts driver license number associated with a previous license number and non-Massachusetts license state code that exactly match the Source Record license number and license state code.

•(c) Source Record License State Code not = MA
This field contains an out-of-state license number with more characters than the number of characters in the Source Record license number when the Unlicensed Operator Record license state code = Source Record license state code and the Unlicensed Operator license number matches the Source Record license number on the first 9 characters. An Unlicensed Operator Record contains the actual non-Massachusetts license number and license state code.

3   **RMV License State Code.** This RMV License State Code contains the value of the Operator License State Code field on the Out-of-State Driving Record Source Record except as explained in 2(b) above.

Appendix F: Out-of-State Driving Record Response File Specifications (continued)
Incident Record Data Element Definitions

Field
Number

4   **RMV Surname.** This RMV Surname contains the first 5 characters of the Operator Last Name field on the Out-of-State Driving Record Source Record (Source Record) with the following exceptions:

This field contains the current last name when the Source Record surname matches the current last name on 3 of the first 5 characters or when the Source Record last name matches a previous last name on 3 of the first 5 characters. This partial match on last name occurs only when a license record license number matches the Source Record license number and Source Record license state code = MA, or when an Unlicensed Operator Record license number and license state code match the Source Record license number and license state code.

5   **RMV Birth Date.** This RMV Birth Date contains the Operator Birth Date from the Out-of-State Driving Record Source Record (Source Record) with the following exceptions:

This field contains the current birth date when the Source Record birth date matches the current birth date field on month and day, day and year, or month and year. This partial match on birth date occurs only when a license record license number matches the Source Record license number and the Source Record license state code = MA, or when an Unlicensed Operator Record license number and license state code match the Source Record license number and license state code.

6   **RMV License Return Code.**   For a non-error record, the RMV License Return Code identifies the type of license in the RMV License field. See "Appendix O: RMV License Return Code – Out-of-State Driving Record Response" on page O.2.

7   **MRB Edition Number.** This field contains the Edition Number assigned by the MRB to the Out-of-State Driving Record Source File for which this Out-of-State Driving Record Response Record was created.

8   **MRB Process Date.**   This field contains the computer system date on which this Out-of-State Driving Record Response Record was created.

Appendix F: Out-of-State Driving Record Response File Specifications (continued)
Incident Record Data Element Definitions

Field
Number

9   **MRB Error Code.** When MRB Error Status contains a value of "E", from one to five two-position error codes explain the reason the Out-of-State Driving Record Source Record was rejected. Each error code describes a data element in error or an error condition. Each error code is described in "Appendix P: MRB Error Code – Out-of-State Driving Record Response" on pages P.11 through P.14.

10   **MRB Error Status.** This field contains a value of space or blank if the Out-of-State Driving Record Source Record was accepted, or a value of "E" if the Out-of-State Driving Record Source Record was rejected.

Appendix G:
Notice to Reinquire Response File Specifications
Notice to Reinquire Response Record Format

Field Number	Location From	To	Size	Picture	Description
1	1	3	3	X(3)	Insurance Company Code
2	4	19	16	X(16)	Policy Number
3	20	23	4	X(4)	Filler
4	24	31	8	X(8)	Policy Effective Date: yyyymmdd
5	32	39	8	X(8)	Policy Expiration Date: yyyymmdd
6	40	42	3	X(3)	Premium Town Code
7	43	43	1	X	Market Indicator
8	44	44	1	X	Coverage Code
9	45	45	1	X	Transaction Type
10	46	53	8	X(8)	Transaction Effective Date: yyyymmdd
11	54	78	25	X(25)	Operator License Number
12	79	80	2	XX	Operator License State Code
13	81	90	10	X(10)	Operator Surname
14	91	98	8	X(8)	Operator Birth Date: yyyymmdd
15	99	100	2	XX	Years Driving Experience
16	101	101	1	X	Out-of-State Incidents Indicator
17	102	108	7	X(7)	Filler
18	109	208	100	X(100)	Filler

G.2

Appendix G: Notice to Reinquire Response File Specifications (continued)
Notice to Reinquire Response Record Data Element Definitions

Field
Number

1   **Insurance Company Code.** This field contains the three-digit Insurance Company Code from a prior inquiry on the policy–operator for which this Notice to Reinquire is issued.

2   **Policy Number.** This field contains the Policy Number from a prior inquiry on the policy-operator for which this Notice to Reinquire is issued.

3   **Filler.**

4   **Policy Effective Date.** This field contains the effective date of the policy from a prior inquiry on the policy-operator for which this Notice to Reinquire is issued in the format YYYYMMDD.

5   **Policy Expiration Date.** This field contains the expiration date of the policy from a prior inquiry on the policy-operator for which this Notice to Reinquire is issued in the format YYYYMMDD.

6   **Premium Town Code.** This field contains the three-digit code for the town which is the place of principal garaging (i.e., rating town) from a prior inquiry on the policy-operator for which this Notice to Reinquire is issued.

7   **Market Indicator.** This field contains the Market Indicator from a prior inquiry on the policy-operator for which this Notice to Reinquire is issued.

8   **Coverage Code.** This field contains the Coverage Code from a prior inquiry on the policy-operator for which this Notice to Reinquire is issued.

9   **Transaction Type.** This field contains the Transaction Type from a prior inquiry on the policy-operator for which this Notice to Reinquire is issued.

10   **Transaction Effective Date.** This field contains the Transaction Effective Date from a prior inquiry for the policy-operator for which this Notice to Reinquire is issued in the format YYYYMMDD.

Appendix G: Notice to Reinquire Response File Specifications (continued)
Notice to Reinquire Response Record Data Element Definitions

Field
Number

11   **Operator License Number.** This field contains the current license number of the operator for whom this Notice to Reinquire is issued. This license number may be different from the license number on the insurer's prior policy inquiry.

12   **Operator License State Code.** This field contains the license state code of the operator for whom this Notice to Reinquire is issued. This license state code may be different from the license state code on the insurer's prior policy inquiry.

13   **Operator Surname.** This field contains the first ten characters of the current last name of the operator for whom this Notice to Reinquire is issued. This name may be different from the surname on the insurer's prior policy inquiry.

14   **Operator Birth Date.** This field contains the current birth date of the operator for whom this Notice to Reinquire is issued in the format YYYYMMDD. This birth date may be different from the birth date of the insurer's prior policy inquiry.

15   **Years Driving Experience.** This field contains the Years Driving Experience from the insurer's prior policy inquiry.

16   **Out-of-State Incidents Indicator.** This field contains the Out-of-State Incidents Indicator from the insurer's prior policy inquiry.

17   **Filler.** This space is not used.

18   **Filler.** This space is not used.

Appendix H:
Reserved for future use

Appendix I:
Schedule of Surcharge Points

Major At-Fault Accident   **4**
Incident dates 01-01-1984 through 12-31-1994: A claim payment of over $1500
    under either Property Damage Liability (PDL) or Collision Coverage
Incident dates 01-01-1995 through 12-31-2005: A claim payment of over $2000
    under either PDL or Collision Coverage
Incident dates on or after 01-01-2006: A claim payment of over $2000
    under PDL or Collision Coverage, or under Bodily Injury Liability Coverage if there is
    neither a surchargeable PDL claim nor a surchargeable Collision claim resulting from the
    incident with the Bodily Injury Liability claim

Minor At-Fault Accident   **3**
Incident dates before 01-01-1995: A claim payment of over $200
    but not more than $1500 under either PDL or Collision Coverage; or
    any at-fault accident that occurred under the Merit Rating Plan
Incident dates 01-01-1995 through 12-31-2005: A claim payment of over $500
    but not more than $2000 under either PDL or Collision Coverage
Incident dates on or after 01-01-2006: A claim payment of over $500
    but not more than $2000 under PDL or Collision Coverage,
    or under Bodily Injury Liability Coverage if there is
    neither a surchargeable PDL claim nor a surchargeable Collision claim resulting from the
    incident with the Bodily Injury Liability claim

Major Traffic Law Violation   **5**
All Incident dates: Vehicular Homicide, Driving Under the Influence, Driving to Endanger
    or Reckless Driving, Driving after License Revocation
Incident dates on or after 01-01-1990: Driving after License Suspension, Leaving the Scene
    of an Accident and Refusing to Obey a Police Officer
Incident dates on or after 01-01-2006: Manslaughter, if by a motor vehicle

Minor Traffic Law Violation   **2**
Incident dates before 01-01-1990: Driving after License Suspension, Leaving the Scene
    of an Accident and Refusing to Obey a Police Officer

All Other Minor Traffic Law Violations   **2**

Appendix J:
Surcharge Code (Standard of Fault)

01 **Collision with a Lawfully or Unlawfully Parked Vehicle.**
The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle which is in collision with a lawfully or unlawfully parked vehicle. (This definition applies to surcharge notices issued on or after 07-01-95.)

The following definition for STANDARD OF FAULT 01 applies to surcharge notices issued from 01-01-87 through 06-30-95. It includes standards of fault represented by old Standard of Fault Codes 01 and 02: Collision With A Lawfully or Unlawfully Parked Vehicle. An operator of a vehicle subject to the Safe Driver Insurance Plan, which is in collision with a lawfully or unlawfully parked vehicle, shall be presumed to be at-fault in excess of 50%.
The following definitions apply to surcharge notices issued before 01-01-87:
OLD STANDARD OF FAULT 01: Collision With Lawfully Parked Vehicle. An operator of a vehicle subject to Merit Rating, which is in collision with a lawfully parked vehicle, shall be presumed to be at fault in excess of 50%.
OLD STANDARD OF FAULT 02: Collision With Unlawfully Parked Vehicle. An operator of a vehicle subject to Merit Rating, which is in collision with an unlawfully parked vehicle, shall be presumed to be at fault in excess of 50%.

03 **Rear End Collision.** The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle that is in collision with the rear section of another vehicle. (This definition applies to surcharge notices issued on or after 07-01-95.)

The following definition for STANDARD OF FAULT 03 applies to surcharge notices issued from 01-01-87 through 06-30-95: Rear End Collision. An operator of a vehicle subject to the Safe Driver Insurance Plan, which is in collision with the rear of another vehicle, shall be presumed to be at fault in excess of 50%.
The following definition applies to surcharge notices issued before 01-01-87:
OLD STANDARD OF FAULT 03: Rear End Collision. An operator of a vehicle subject to Merit Rating, which is in collision with the rear of another vehicle, shall be presumed to be at fault in excess of 50%.

05 **Out of Lane Collision.** The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle which is partially or completely out of its proper lane and is in collision with another vehicle:
(a) while being passed by the other vehicle, the passing vehicle being in its proper lane;
(b) while passing the other vehicle, the other vehicle being in its proper lane; or
(c) while changing or turning into or across the other vehicle's lane. (This definition applies to surcharge notices issued on or after 07-01-95.)

Appendix J: Surcharge Code (Standard of Fault) (continued)

05   Out of Lane Collision. *(continued)*

The following definition for STANDARD OF FAULT 04 applies to surcharge notices issued from 01-01-87 through 06-30-95. It includes Standards of Fault represented by old Standard of Fault Codes 04, 05, 06, 09 and 23 Failure to Change Lanes With Caution. An operator of a vehicle subject to the Safe Driver Insurance Plan**,** which is in collision with another vehicle, (A) which is moving in the opposite direction, on the proper side of the center line, (B) while being passed by the other vehicle which passing vehicle is in its proper lane, or (C) while passing the other vehicle which other vehicle is in its proper lane, shall be presumed to be at fault in excess of 50%.

The following definitions apply to surcharge notices issued before 01-01-87:

OLD STANDARD OF FAULT 04: Collision While Passing. An operator of a vehicle subject to Merit Rating, which is in collision with another vehicle while passing the other vehicle, shall be presumed to be at fault in excess of 50%.

OLD STANDARD OF FAULT 05: Out of Lane Collision. An operator of a vehicle subject to Merit Rating, which, while not entirely within its own lane, is in collision with another vehicle, shall be presumed to be at fault in excess of 50%.

OLD STANDARD OF FAULT 06: Turn From an Improper Lane. An operator of a vehicle subject to Merit Rating, which, while turning from an improper lane, is in collision with another vehicle, shall be presumed to be at fault in excess of 50%.

OLD STANDARD OF FAULT 09: Failure to Stay on Right Side of Center Line. An operator of a vehicle subject to Merit Rating which is in collision with another vehicle which is moving in the opposite direction and is being operated on the proper side of the center line shall be presumed to be at fault in excess of 50%.

 OLD STANDARD OF FAULT 23: Failure to Maintain Proper Lane. An operator of a vehicle subject to Merit Rating, which is in a collision with a passing vehicle which passing vehicle is in its proper lane, shall be presumed to be at fault in excess of 50%.

07   Failure to Signal. The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle which is in collision while failing to signal as required by law before turning or changing lanes. (This definition applies to surcharge notices issued on or after 07-01-95).

The following definition for STANDARD OF FAULT 07 applies to surcharge notices issued from 01-01-87 through 06-30-95: Failure to Signal. An operator of a vehicle subject to the Safe Driver Insurance Plan who fails to make a signal required by law before turning, changing lanes, or decreasing speed and whose vehicle is in collision with another vehicle shall be presumed to be at fault in excess of 50%.

The following definition applies to surcharge notices issued before 01-01-87.

OLD STANDARD OF FAULT 07: Failure to Signal. An operator of a vehicle subject to Merit Rating who fails to make a signal required by law before turning, changing lanes, or decreasing speed and whose vehicle is in collision with another vehicle shall be presumed to be at fault in excess of 50%.

08   Failure to Proceed with Due Caution from a Traffic Control Signal or Sign.
The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when the operator fails to obey a traffic control signal or sign, or fails to proceed with due caution there from, and whose vehicle is thereafter in a collision with another vehicle. (This definition applies to surcharge notices issued on or after 07-01-95.)

Appendix J: Surcharge Code (Standard of Fault) (continued)

08   Failure to Proceed with Due Caution from a Traffic Control Signal or Sign.
(continued)

The following definition for STANDARD OF FAULT 08 applies to surcharge notices issued from 01-01-87 through 06-30-95. It includes Standards of Fault represented by old Standard of Fault Codes 08 and 13. Failure to Proceed With Due Caution From A Traffic Control Signal or Sign. An operator of a vehicle subject to the Safe Driver Insurance Plan who fails to obey a traffic control signal or sign or fails to proceed with caution there from, and whose vehicle is in collision with another vehicle shall be presumed to be at fault in excess of 50%.

The following definitions apply to surcharge notices issued before 01-01-87:

OLD STANDARD OF FAULT 08: Failure to Obey a Traffic Signal or Sign. An operator of a vehicle subject to Merit Rating who fails to obey a yield sign, stop sign, flashing red light or other traffic sign or signal, and/or fails to proceed with caution there from, and whose vehicle is in collision with another vehicle shall be presumed to be at fault in excess of 50%.

OLD STANDARD OF FAULT 13: Failure to Obey a Traffic Control Signal or Sign. An operator of a vehicle subject to Merit Rating who fails to obey a traffic control signal or sign and whose vehicle is in collision with another vehicle shall be presumed to be at fault in excess of 50%.

09   Collision on Wrong Side of Road. The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle which is in collision with another vehicle which is moving in the opposite direction on the proper side of the roadway or center line. (This definition applies to surcharge notices issued on or after 07-01-95.)

The following definition applies to surcharge notices issued before 01-01-87.

OLD STANDARD OF FAULT 09: Failure to Stay on Right Side of Center Line. An operator of a vehicle subject to Merit Rating which is in collision with another vehicle which is moving in the opposite direction and is being operated on the proper side of the center line shall be presumed to be at fault in excess of 50%.

10   Operating in the Wrong Direction. The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle in the wrong direction on a travel lane, one-way street, or highway, and whose vehicle is thereafter in a collision with another vehicle. (This definition applies to surcharge notices issued on or after 07-01-95.)

The following definition for STANDARD OF FAULT 10 applies to surcharge notices issued from 01-01-87 through 06-30-95. STANDARD OF FAULT 10: Operating in the Wrong Direction. An operator of a vehicle subject to the Safe Driver Insurance Plan, which is being operated in the wrong direction on a one-way street, highway, or traffic lane, and is in collision with another vehicle, shall be presumed to be at fault in excess of 50%.

The following definition applies to surcharge notices issued before 01-01-87.

OLD STANDARD OF FAULT 10: Operating in the Wrong Direction on a One-Way Street. An operator of a vehicle subject to Merit Rating, which is in collision with another vehicle while being operated in the wrong direction on a one-way street, highway or traffic lane, shall be presumed to be at fault in excess of 50%**.**

Appendix J: Surcharge Code (Standard of Fault) (continued)

11   Collision at an Uncontrolled Intersection. The operator of a vehicle subject to the
Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when
operating a vehicle which is in collision with another vehicle at an uncontrolled
intersection:
(a) if the operator's vehicle enters a main road from a secondary road,
(b) if both vehicles enter the intersection at the same time and such operator's vehicle
entered the intersection from the left of the other vehicle, failing to allow the vehicle on
the right to proceed, or
(c) if the operator's vehicle enters the intersection at a point in time later than the other
vehicle.   (This definition applies to surcharge notices issued on or after 07-01-95.)

The following definition for STANDARD OF FAULT 11 applies to surcharge notices issued from 01-01-87
through 06-30-95. It includes Standards of Fault represented by old Standard of Fault Codes 11 and 12.
Collision at an Uncontrolled Intersection. An operator of a vehicle subject to the Safe Driver Insurance
Plan which is in collision with another vehicle at an uncontrolled intersection shall be presumed to be at
fault in excess of 50% (A) if both vehicles entered the intersection at the same time, and such operator's
vehicle entered the intersection from the left of the other vehicle, (B) if said operator's vehicle entered the
intersection at a point in time later than the other vehicle, or (C) if said operator enters a main road from a
secondary road.
The following definitions apply to surcharge notices issued before 01-01-87:
OLD STANDARD OF FAULT 11: Intersection Collision. An operator of a vehicle subject to Merit Rating
which is in collision with another vehicle in an intersection, both vehicles having entered the intersection at
the same time, shall be presumed to be at fault in excess of 50% if such operator's vehicle entered the
intersection from the left of the other vehicle.
OLD STANDARD OF FAULT 12: Intersection Collision Involving Different Times of Entry. An operator of a
vehicle subject to Merit Rating which is in collision with another vehicle in an intersection shall be
presumed to be at fault in excess of 50% if such operator's vehicle entered the intersection at a point in time
later than the other.

14   Collision While in the Process of Backing Up. The operator of a vehicle subject
to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when
operating a vehicle which is in the process of backing up and whose vehicle is thereafter
in a collision with another vehicle.   (This definition applies to surcharge notices issued
on or after 07-01-95.)

The following definition for STANDARD OF FAULT 14 applies to surcharge notices issued from 01-01-87
through 06-30-95: Collision While Backing Up. An operator of a vehicle subject to the Safe Driver
Insurance Plan, which, while backing up or while being operated in reverse gear, is in collision with another
vehicle shall be presumed to be at fault in excess of 50%.
The following definition applies to surcharge notices issued before 01-01-87.
OLD STANDARD OF FAULT 14: Collision While Backing Up. An operator of a vehicle subject to Merit
Rating, which, while backing up or being operated in reverse gear, is in collision with another vehicle, shall
be presumed to be at fault in excess of 50%.

Appendix J: Surcharge Code (Standard of Fault) (continued)

15   Collision While Making a Left Turn or U-Turn Across the Travel Path of a Vehicle Traveling in the Same or Opposite Direction.   The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle making a left turn or U-turn across the path of travel of another vehicle moving:
(a) in the same direction, or
(b) in the opposite direction,
and whose vehicle is in a collision with such vehicle. (This definition applies to surcharge notices issued on or after 07-01-95.)

The following definition for STANDARD OF FAULT 15 applies to surcharge notices issued from 01-01-87 through 06-30-95. It includes Standards of Fault represented by old Standard of Fault Codes 15 and 16. Collision While Making a Left Turn or U-Turn Across the Path of Travel of Oncoming Vehicle. An operator of a vehicle subject to the Safe Driver Insurance Plan, while making a legal or illegal U-turn across the path of travel of a vehicle moving in the opposite direction or while making a left turn across the path of travel of a vehicle moving in the opposite direction, and is in collision with such vehicle, shall be presumed to be at fault in excess of 50%.
The following definitions apply to surcharge notices issued before 01-01-87:
OLD STANDARD OF FAULT 15: Illegal U-Turn. An operator of a vehicle subject to Merit Rating, which, while making an illegal U-Turn is in a collision, shall be presumed to be at fault in excess of 50%.
OLD STANDARD OF FAULT 16: Left Turn Collision With Vehicle Moving in the Opposite Direction. An operator of a vehicle subject to Merit Rating, which, while making a left turn, is in collision with another vehicle that is moving in the opposite direction, shall be presumed to be at fault in excess of 50%.

17   Leaving or Exiting from a Parked Position, Parking Lot, Alley or Driveway.
The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle which is leaving or exiting from a parked position, parking lot, alley or driveway, and whose vehicle is in a collision with another vehicle.   (This definition applies to surcharge notices issued on or after 07-01-95.)

The following definition for STANDARD OF FAULT 17 applies to surcharge notices issued from 01-01-87 through 06-30-95: Leaving or Exiting From a Parked Position, Parking Lot, Alley or Driveway. An operator of a vehicle subject to the Safe Driver Insurance Plan, which, while leaving or exiting from a parked position, parking lot, alley, or driveway, is in a collision with another vehicle, shall be presumed to be at fault in excess of 50%.
The following definition applies to surcharge notices issued before 01-01-87.
OLD STANDARD OF FAULT 17: Leaving or Exiting from a Parked Position, Parking Lot, Alley, or Driveway. An operator of a vehicle subject to Merit Rating, which, while leaving or exiting from a parked position, parking lot, alley, or driveway, is in a collision, shall be presumed to be at fault in excess of 50%.

Appendix J: Surcharge Code (Standard of Fault) (continued)

18 **Opened or Opening Vehicle Door(s).** The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when the vehicle's door or doors are opened or opening resulting in a collision with another vehicle. (This definition applies to surcharge notices issued on or after 07-01-95.)

The following definition for STANDARD OF FAULT 18 applies to surcharge notices issued from 01-01-87 through 06-30-95: Vehicle Doors Opening. An operator of a vehicle subject to the Safe Driver Insurance Plan whose door or doors are opened, opening, or closing, thereby resulting in a collision with another vehicle shall be presumed to be at fault in excess of 50%.
The following definition applies to surcharge notices issued before 01-01-87.
OLD STANDARD OF FAULT 18: Vehicle Doors Opened, Opening or Closing. An operator of a vehicle subject to Merit Rating whose door or doors are opened, opening, or closing, thereby resulting in a collision shall be presumed to be at fault in excess of 50%.

19 **Single Vehicle Collision.** The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating the only vehicle involved in a collision. (This definition applies to surcharge notices issued on or after 07-01-95.)

The following definition for STANDARD OF FAULT 19 applies to surcharge notices issued from 01-01-87 through 06-30-95: Single Vehicle Collision. An operator of a vehicle subject to the Safe Driver Insurance Plan, which is the only vehicle in an accident, shall be presumed to be at fault in excess of 50%.
The following definition applies to surcharge notices issued before 01-01-87.
OLD STANDARD OF FAULT 19: Single Vehicle Collision. An operator of a vehicle subject to Merit Rating, which is the only vehicle in an accident, shall be presumed to be at fault in excess of 50%.

20 **Failure to Obey the Rules and Regulations for Driving.** The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when the operator violates any provision of M.G.L. Chapters 85, 89 or 90, or fails to obey the following regulations: the Metropolitan District Commission (350 CMR), Registry of Motor Vehicles (540 CMR), MA Department of Highways (720 CMR), MA Turnpike Authority (730 CMR), or MA Port Authority (740 CMR), and whose vehicle is in a collision with another vehicle. (This definition applies to surcharge notices issued on or after 07-01-95.)

The following definition for STANDARD OF FAULT 20 applies to surcharge notices issued from 01-01-87 through 06-30-95. It includes Standards of Fault represented by old Standard of Fault Codes 20, 22, 24, 25, 27, 28 and 29. STANDARD OF FAULT 20: Failure to Obey the Rules and Regulations for Driving on State Highways. An operator of a vehicle subject to the Safe Driver Insurance Plan who fails to obey the Rules and Regulations for driving on State Highways, as adopted by the Department of Public Works, or who violates any provision of *M.G.L. Chapters 85, 89, or 90* and whose vehicle is in a collision shall be presumed to be at fault in excess of 50%.
The following definitions apply to surcharge notices issued before 01-01-87:
OLD STANDARD OF FAULT 20: Failure to Use Caution When View is Obstructed. An operator of a vehicle subject to Merit Rating who does not slow down and keep to the right when his or her view is obstructed, and whose vehicle is in a collision shall be presumed to be at fault in excess of 50%.

Appendix J: Surcharge Code (Standard of Fault) (continued)

20   Failure to Obey the Rules and Regulations for Driving. *(continued)*

OLD STANDARD OF FAULT 22: Failure to Display Required Lights. An operator of a vehicle subject to Merit Rating, which does not display lights as required by Section 15 of Chapter 85 of the General Laws and is in a collision, shall be presumed to be at fault in excess of 50%.
 OLD STANDARD OF FAULT 24: Preventing the Safe Re-Entry of a Passing Vehicle. An operator of a vehicle subject to Merit Rating, which is in collision with another vehicle while preventing the other vehicle's safe re-entry into the operator's lane because such operator increased his or her speed, shall be presumed to be at fault in excess of 50%.
OLD STANDARD OF FAULT 25: Failure to Stop for School Bus or Camp Bus. An operator of a vehicle subject to Merit Rating who fails to stop for a school bus or camp bus and is in a collision shall be presumed to be at fault in excess of 50%.
OLD STANDARD OF FAULT 27: Failure to Obey the Rules and Regulations for Driving on State Highways. An operator of a vehicle subject to Merit Rating who fails to obey the Rules and Regulations for driving on State Highways, as adopted by the Department of Public Works in accordance with the provisions of Section 2 of Chapter 85 of the General Laws and whose vehicle is involved in a collision shall be presumed to be at fault in excess of 50%.
OLD STANDARD OF FAULT 28: Violation of Chapters 85, 89, or 90 of the General Laws. An operator of a vehicle subject to Merit Rating who violates any provisions of Chapters 85, 89 or 90 of the General Laws and whose vehicle is in a collision shall be presumed to be at fault in excess of 50%.
OLD STANDARD OF FAULT 29: Failure to Give Right of Way to Emergency Vehicles. An operator of a vehicle subject to Merit Rating who does not give the right-of-way to emergency vehicles as required by Section 7 of Chapter 89 of the General Laws and whose vehicle is in a collision shall be presumed to be at fault in excess of 50%.

21   Unattended Vehicle Collision. The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when the vehicle is left unattended and rolls resulting in a collision. (This definition applies to surcharge notices issued on or after 07-01-95.)

The following definition for STANDARD OF FAULT 21 applies to surcharge notices issued from 01-01-87 through 06-30-95: Unattended Vehicle in Downward Grade Collision. An operator of a vehicle subject to the Safe Driver Insurance Plan whose vehicle is left unattended and rolls down a grade and is in a collision shall be presumed to be at fault in excess of 50%.
The following definition applies to surcharge notices issued before 01-01-87.
OLD STANDARD OF FAULT 21: Unattended Vehicle in Downward Grade Collision. An operator of a vehicle subject to Merit Rating whose vehicle is left unattended and rolls down a grade and is in a collision shall be presumed to be at fault in excess of 50%.

26   Collision While Merging onto a Highway, or into a Rotary. The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle merging onto a highway, or into a rotary, when the other vehicle is already on the highway, or in the rotary, resulting in a collision. (This definition applies to surcharge notices issued on or after 07-01-95.)

Appendix J: Surcharge Code (Standard of Fault) (continued)

26   Collision While Merging onto a Highway or into a Rotary *(continued)*

The following definition for STANDARD OF FAULT 26 applies to surcharge notices issued from 01-01-87 through 06-30-95. STANDARD OF FAULT 26: Collision Occurring at the Intersection of Highways or in a Rotary. An operator of a vehicle subject to the Safe Driver Insurance Plan, which is in collision with another vehicle upon entering a highway or rotary while the other vehicle is already on the highway or in the rotary, shall be presumed to be at fault in excess of 50%.
The following definition applies to surcharge notices issued before 01-01-87.
OLD STANDARD OF FAULT 26: Collision Occurring at the Intersection of Arterial Highways. An operator of a vehicle subject to Merit Rating which is in collision with another vehicle, said other vehicle being on an arterial highway, while the operator's vehicle is approaching from another highway shall be presumed to be at fault in excess of 50%.

27   Non-Contact Operator Causing Collision. The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle which is not in a collision, but whose actions cause the collision of one or more other vehicles.   (This definition applies to surcharge notices issued on or after 07-01-95.)

The following definition for STANDARD OF FAULT 27 applies to surcharge notices issued from 01-01-87 through 06-30-95: Collision Occurs Through Fault of Operator. An operator of a vehicle subject to the Safe Driver Insurance Plan whose actions cause the collision of another vehicle(s), but whose vehicle is not in the collision, shall be presumed to be at fault in excess of 50%.
The following definition applies to surcharge notices issued before 01-01-87.
OLD STANDARD OF FAULT 27: Failure to Obey the Rules and Regulations for Driving on State Highways. An operator of a vehicle subject to Merit Rating who fails to obey the Rules and Regulations for driving on State Highways, as adopted by the Department of Public Works in accordance with the provisions of Section 2 of Chapter 85 of the General Laws and whose vehicle is involved in a collision shall be presumed to be at fault in excess of 50%.

29   Failure to Yield the Right of Way to Emergency Vehicles when Required by Law. The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when the operator fails to yield the right of way to emergency vehicles (as required by M.G.L. c. 89, § 7) resulting in a collision. (This definition applies to surcharge notices issued on or after 07-01-95.)

The following definition applies to surcharge notices issued before 01-01-87.
OLD STANDARD OF FAULT 29: Failure to Give Right of Way to Emergency Vehicles. An operator of a vehicle subject to Merit Rating who does not give the right-of-way to emergency vehicles as required by Section 7 of Chapter 89 of the General Laws and whose vehicle is in a collision shall be presumed to be at fault in excess of 50%.

Appendix J: Surcharge Code (Standard of Fault) (continued)

31   Collision at a "T" Intersection.
The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle coming from a roadway that terminates onto a throughway and whose vehicle is in a collision with another vehicle traveling on that intersecting throughway. (This definition applies to surcharge notices issued on or after 07-01-95.)

NONE Failure to Report an Accident to Police When Required by Law. (This Standard of Fault does not apply to incidents that occurred on or after 01-01-87.)

The following definition applies to incidents that occurred before 01-01-87.
OLD STANDARD OF FAULT 30: An operator of a vehicle subject to Merit Rating who fails to report in writing to the police within forty-eight (48) hours if his or her vehicle is struck by another vehicle, which unlawfully leaves the scene of the accident, shall be subject to a surcharge.

Appendix K:
Reversal Reason Code

CODE	AT-FAULT ACCIDENT (Transaction Code 43)	COMPREHENSIVE INCIDENT (Transaction Code 53)
01	The at-fault accident was applied to the driving record of the wrong person. The insurer should submit a corrected Add Original Claim Transaction to apply the at-fault accident to the driving record of the correct person.	The comprehensive incident was applied to the driving record of the wrong person. The insurer should submit a corrected Add Original Claim Transaction to apply the comprehensive incident to the driving record of the correct person.
02	The involved operator who was charged for an at-fault accident is determined to have been 50% or less at-fault.	Does not apply.
03	The loss amount has been reduced below the minimum surchargeable amount	The loss amount has been reduced to zero.
04	The involved operator charged for an at-fault accident died within one year of the incident date.	The policyholder charged for a comprehensive incident died within one year of the incident date.
05	The vehicle class of the vehicle involved in the accident is not subject to the SDIP.	The vehicle class of the vehicle involved in the incident is not subject to the SDIP.
06	The involved operator charged for an at-fault accident with a Surcharge Code 30: Failure to Report an Accident to Police When Required by Law, has presented to the insurer documentation proving that an Accident Report was filed in the proper timeframe.	Does not apply.
10	An at-fault accident is being reversed because a data element was incorrect. The insurer should submit a corrected Add Original Claim Transaction with necessary changes. If the involved operator is being corrected, please use Reason Code 01.	A comprehensive incident is being reversed because a data element was incorrect. The insurer should submit a corrected Add Original Claim Transaction with necessary changes. If the policyholder is being corrected, please use Reason Code 01.

Explanation of codes that may not be used by insurers:

BA   The Massachusetts Division of Insurance Board of Appeal on Motor Vehicle Liability Policies and Bonds (BOA) vacated the at-fault accident surcharge after a surcharge appeal by the involved operator.

SC   Upon appeal of a decision by the BOA to uphold an at-fault accident surcharge, a Massachusetts Superior Court vacated the at-fault accident surcharge.

ML   The MRB reversed an at-fault accident or a comprehensive incident from one RMV license record and applied it to another RMV license record. This correction is required when incidents for the same individual have been applied to two or more RMV license records.

Appendix L:
ACD Offense (Conviction) Code
ACD Offense Group Summary
Based on The AAMVAnet Conviction/Withdrawal Code Dictionary (ACD)
Replacement for the ANSI D-20 Code Set

ACD Offense (Conviction) Groups	Codes
Driving Under the Influence of Alcohol or Drugs	A04 - A27
Possession Offenses: Alcohol, drugs, controlled substances, weapon or firearm, open alcohol container	A30 - A35
Ignition Interlock Devices: Drug, Alcohol Related	A40 - A41
Transporting a Controlled Substance	A50 - A52
Hit & Run; Behaviors After Accidents	B01 - B04
Leaving Accident Scene before Police Arrive	B05 - B08
Refusal to Reveal Identity after Accident	B09 - B13
Driving After Withdrawal	B20 - B29
Permit Unlicensed Person to Drive	B30
Possess or Provide counterfeit or altered document	B40 - B43
Mutilated Document	B44 - B46
Expired or no document (or item) which is required	B50 - B55
Failed to file document or report as required	B60 - B65
Failed to show document as required	B70 - B77
Failed to surrender driver license, registration, plates or title	B80 - B82
False Report	B83 - B93
Misrepresentation of Identity or other facts	D01 - D29
Financial Responsibility and Insurance - Other than Filing	D35 - D39
Failure to Appear or Comply	D40 - D45
Failure to Pay	D50 - D55
Littering	D65 - D68
Miscellaneous Duty Failure: View Obstructed, Exceeding Hours on duty limitations, Operating Improperly due to Drowsiness, Physical or Mental Disability	D70 - D77
Operating Without Equipment as Required by Law	E01 - E06
Use of Equipment Prohibited by Law	E20 - E24
Defective Equipment	E30 - E37
Failure to Use Equipment as Required	E50 - E57
Equipment used improperly or obstructed	E70 - E80

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Appendix L:
ACD Offense (Conviction) Code
ACD Code Detail List

ACD Code	Description	Surcharge Points	SDIP Statement Description	RMV Code	Criminal Indicator
A04	Driving under the influence of alcohol with BAC at or over .04	5	DWI ALCOH/DRUG	DI1	C
A08	Driving under the influence of alcohol with BAC at or over .08	5	DWI ALCOH/DRUG	DI1	C
A10	Driving under the influence of alcohol with BAC at or over .10	5	DWI ALCOH/DRUG	DI1	C
A11	Driving under the influence of alcohol with BAC at or over (detail field required)	5	DWI ALCOH/DRUG	DI1	C
A12	Refused to submit to test for alcohol - Implied Consent Law	0	CHEM TEST REFUSAL	DI3	N
A20	Driving under the influence of alcohol or drugs	5	DWI ALCOH/DRUG	DI1	C
A21	Driving under the influence of alcohol	5	DWI ALCOH/DRUG	DI1	C
A22	Driving under the influence of drugs	5	DWI ALCOH/DRUG	DI1	C
A23	Driving under the influence of alcohol and drugs	5	DWI ALCOH/DRUG	DI1	C
A24	Driving under the influence of medication not intended to intoxicate	5	DRIV MEDI/SUB	DI2	C
A25	Driving while impaired - ability definitely impaired	0	IMPAIRED	DI6	C
A26	Drinking alcohol while operating a vehicle	0	POSS ALCOH/DRUGS	DI4	N
A27	Driving after drinking - level of intoxication or impairment not known	0	POSS ALCOH/DRUGS	DI4	N
A30	Possession	0	POSS ALCOH/DRUGS	DI4	N
A31	Illegal possession of alcohol	0	POSS ALCOH/DRUGS	DI4	N
A32	Illegal possession of alcohol or drugs	0	POSS ALCOH/DRUGS	DI4	N
A33	Illegal possession of drugs (controlled substances)	0	POSS ALCOH/DRUGS	DI4	N
A34	Illegal possession of weapon including firearm	0	MISC CONDITION	MS	N
A35	Possession of open alcohol container	0	POSS ALCOH/DRUGS	DI4	N
A40	Aiding in violation of ignition interlock or immobilization device	0	MISC CONDITION	MS	N
A41	Driver violation of ignition interlock or immobilization device	0	MISC CONDITION	MS	N
A50	Motor vehicle used in manufacturing, distributing, or dispensing a controlled substance	0	POSS ALCOH/DRUGS	DI4	N
A51	Transporting liquor illegally	0	POSS ALCOH/DRUGS	DI4	N
A52	Transporting liquor to a minor	0	POSS ALCOH/DRUGS	DI4	N
B01	Hit and run - failure to stop and render aid after accident	2	HIT AND RUN	HR	C
B02	Hit and run - failure to stop and render aid after accident - Fatal accident	2	HIT AND RUN	HR	C
B03	Hit and run - failure to stop and render aid after accident - Personal injury accident	2	LEAVE SCENE PERS INJ	HR1	C
B04	Hit and run - failure to stop and render aid after accident - Property damage accident	2	LEAVE SCENE PROP DAM	HR2	C
B05	Leaving accident scene before police arrive	2	LEAV THE SCENE	HR3	C
B06	Leaving accident scene before police arrive - Fatal accident	2	LEAV THE SCENE	HR3	C

Appendix L:
ACD Offense (Conviction) Code
ACD Code Detail List

ACD Code	Description	Surcharge Points	SDIP Statement Description	RMV Code	Criminal Indicator
B07	Leaving accident scene before police arrive - Personal injury accident	2	LEAVE SCENE PERS INJ	HR1	C
B08	Leaving accident scene before police arrive - Property damage accident	2	LEAVE SCENE PROP DAM	HR2	C
B09	Refusal to reveal identity after accident	0	FALSE STATEMENTS	MR	C
B10	Refusal to reveal identity after accident - Fatal accident	0	FALSE STATEMENTS	MR	C
B11	Refusal to reveal identity after accident - Personal injury accident	0	FALSE STATEMENTS	MR	C
B12	Refusal to reveal identity after accident - Property damage accident	0	FALSE STATEMENTS	MR	C
B13	Failure of duties upon damaging unattended vehicle or injuring animal	0	MISC CONDITION	MS	N
B20	Driving while license withdrawn	2	RESTRICTION VIOL	VR	N
B21	Driving while license barred	2	RESTRICTION VIOL	VR	N
B22	Driving while license cancelled	2	RESTRICTION VIOL	VR	N
B23	Driving while license denied	2	DRIVING DENIED	VR3	N
B24	Driving while license disqualified	2	RESTRICTION VIOL	VR	N
B25	Driving while license revoked	2	OPR AFTER REVOCATION	VR1	C
B26	Driving while license suspended	2	OPR AFTER SUSPENSION	VR2	C
B27	Driving while out of service order is in effect	0	CDL 24HR OUTSERVICE	C99	N
B28	Driving while registration cancelled	2	REG SUSPEND/REVOKED	RT4	C
B29	Driving while registration suspended	2	REG SUSPEND/REVOKED	RT4	C
B30	Permit unlicensed person to drive	2	UNLIC PERSON TO OPER	VR6	N
B40	Possess or provide counterfeit or altered document	2	FALSE LIC, REG, ETC	MR2	C
B41	Possess or provide counterfeit or altered driver license (includes DL, CDL, and Instruction Permit)	2	FALSE LIC, REG, ETC	MR2	C
B42	Possess or provide counterfeit or altered registration or title	2	REG SUSPEND/REVOKED	RT4	C
B43	Missing, defaced, or obscured license plates	0	DISPLAY NUMBER PLATE	RR5	N
B44	Mutilated document	0	FALSE STATEMENTS	MR	C
B45	Mutilated driver license (includes DL, CDL, and Instruction Permit) or ID	2	MISREP AVOID ARR	MR6	N
B46	Mutilated registration card or title	0	REG/TITLE CITA	RT	N
B50	Expired or no document (or item) which is required	0	MISC CONDITION	MS	N
B51	Expired or no driver license (includes DL, CDL, and Instruction Permit)	2	OPER UNLICNESE	VR5	C
B52	Expired or no emissions inspection	2	EQUIPMENT VIOLATION	ER	N
B53	Expired or no license plates or decal/sticker	0	DISPLAY NUMBER PLATE	RR5	N

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ACD Offense (Conviction) Code
ACD Code Detail List

ACD Code	Description	Surcharge Points	SDIP Statement Description	RMV Code	Criminal Indicator
B54	Expired or no registration or title	2	OPERATE EXPIRED REG	RT2	N
B55	Expired or no vehicle safety inspection	2	EQUIPMENT VIOLATION	ER	N
B60	Failed to file document or report as required	0	FAIL TO RPT NAME/ADD	RR	N
B61	Failed to file accident report	0	FAIL TO RPT ACCD	RR1	N
B62	Failed to file change of address or name	0	FAIL TO RPT NAME/ADD	RR	N
B63	Failed to file future proof of financial responsibility	0	FAIL FINAN RESP	FR3	N
B64	Failed to file insurance certification	2	INS CANCELLATION	FR5	N
B65	Failed to file medical certification/disability information	0	DISABILITY	DS	N
B70	Failed to show document as required	0	FAIL TO RPT NAME/ADD	RR	N
B71	Failed to show certificate of weight	0	OVERWEIGHT VEHICLE	EM2	N
B72	Failed to show driver license (includes DL, CDL, and Instruction Permit)	0	NO REG/LIC IN POSSES	RR4	N
B73	Failed to show emissions or vehicle (safety) inspection	0	FAIL TO RPT NAME/ADD	RR	N
B74	Failed to show insurance certification	2	EQUIPMENT VIOLATION	ER	N
B75	Failed to show operator's (driver's) log	0	FAIL TO RPT NAME/ADD	RR	N
B76	Failed to show registration	0	NO REG/LIC IN POSSES	RR4	N
B77	Failed to show registration, title or driver license (includes DL, CDL, and Instruction Permit)	0	NO REG/LIC IN POSSES	RR4	N
B80	Failed to surrender driver license (includes DL, CDL, and Instruction Permit)	0	FAIL TO RETURN PLATE	RR3	N
B81	Failed to surrender driver license, registration, plates, or title	0	FAIL TO RETURN PLATE	RR3	N
B82	Failed to surrender registration, plates, or title	0	FAIL TO RETURN PLATE	RR3	N
B83	False report	0	FALSE STATEMENTS	MR	C
B84	False report of accident	0	FALSE STATEMENTS	MR	C
B85	False report of emissions inspection	0	FALSE STATEMENTS	MR	C
B86	False report of odometer reading or disclosure	0	FALSE STATEMENTS	MR	C
B87	False report of Operator's (driver's) log	0	FALSE STATEMENTS	MR	C
B88	False report of theft	0	FALSE STATEMENTS	MR	C
B89	False report of vehicle (safety) inspection	0	FALSE STATEMENTS	MR	C
B90	Failed to provide or submit title transfer documents	0	FRAUDULENT CLAIM	RT3	N
B91	Improper classification or endorsement on driver license (includes DL, CDL, and Instruction Permit)	2	LICENSE RESTRICTION	VR4	N
B92	Loan driver license (includes DL, CDL, and Instruction Permit) to another person	2	LOAN LIC/PERMIT	MR4	C
B93	Loan registration or plates to another person	0	REG/TITLE CITA	RT	N

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ACD Offense (Conviction) Code
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ACD Code	Description	Surcharge Points	SDIP Statement Description	RMV Code	Criminal Indicator
D01	Misrepresentation of identity or other facts	0	FALSE STATEMENTS	MR	C
D02	Misrepresentation of identity or other facts on application for driver license (includes DL, CDL, an	0	FALSE STATEMENTS	MR1	C
D03	Misrepresentation of identity or other facts on application for handicap permit/plates	0	FALSE STATEMENTS	MR	C
D04	Misrepresentation of identity or other facts on application for registration or title	0	FRAUDULENT CLAIM	RT3	N
D05	Misrepresentation of identity or other facts to avoid arrest or prosecution	2	MISREP AVOID ARR	MR6	N
D06	Misrepresentation of identity or other facts to obtain alcohol	0	FALSE STATEMENTS	MR	C
D07	Possess multiple driver licenses (includes DL, CDL, and Instruction Permit)	0	FALSE STATEMENTS	MR	C
D10	Manufacture or make false driver license (includes DL, CDL, and Instruction Permit)	0	MISC CONDITION	MS	N
D11	Manufacture or make false emissions or vehicle (safety) inspection certificates	0	MISC CONDITION	MS	N
D12	Manufacture or make false registration or title	0	MISC CONDITION	MS	N
D15	Show or use improperly - Document (or item) not specified	0	FAIL TO RPT NAME/ADD	RR	N
D16	Show or use improperly - Driver license (includes DL, CDL, and Instruction Permit)	0	NO REG/LIC IN POSSES	RR4	N
D17	Show or use improperly - Emissions or vehicle (safety) inspection	2	SAFETY STANDARDS	EM	N
D18	Show or use improperly - Insurance certification	0	NO LIABILITY POLICY	FR	C
D19	Show or use improperly - Operator's (driver's) log	0	FAIL TO RPT NAME/ADD	RR	N
D20	Show or use improperly - Registration, plates, or decal/sticker	0	REG/TITLE CITA	RT	N
D21	Show or use improperly - Registration or title	0	REG/TITLE CITA	RT	N
D25	Use another's driver license (includes DL, CDL, and Instruction Permit)	2	LOAN LIC/PERMIT	MR4	C
D26	Use another's registration, plates, or title	0	REG/TITLE CITA	RT	N
D27	Violate limited license conditions	2	LICENSE RESTRICTION	VR4	N
D28	Violate limits of registration (manufacturer, transporter, dealer, farm, antique, etc.)	0	REG/TITLE CITA	RT	N
D29	Violate restrictions of driver license (includes DL, CDL, and Instruction Permit)	2	LICENSE RESTRICTION	VR4	N
D35	Failure to comply with financial responsibility law	0	NO LIABILITY POLICY	FR	C
D36	Failure to maintain required liability insurance	2	INS CANCELLATION	FR5	N
D37	Failure to pay for damages or make installment payment	0	NO LIABILITY POLICY	FR	C
D38	Failure to post security or obtain release from liability	0	FAIL SEC REQUIRE	FR2	N
D39	Unsatisfied judgment	0	PROP DAMAGE CLAIM	FR1	N
D40	Failure to appear	0	FAIL TO RPT NAME/ADD	RR	N
D41	Failure to appear for hearing or mandatory appearance	0	COURT DEFAULT	RR2	N
D42	Failure to appear for or complete department investigations	0	COURT DEFAULT	RR2	N
D43	Failure to appear for or complete exam/re-exam	0	FAIL TO RPT NAME/ADD	RR	N
D44	Failure to appear for or complete required courses	0	FAIL TO RPT NAME/ADD	RR	N

Appendix L:
ACD Offense (Conviction) Code
ACD Code Detail List

ACD Code	Description	Surcharge Points	SDIP Statement Description	RMV Code	Criminal Indicator
D45	Failure to appear for trial or court appearance	0	COURT DEFAULT	RR2	N
D50	Failure to make required payment	0	NO LIABILITY POLICY	FR	C
D51	Failure to make required payment of child support	0	NO LIABILITY POLICY	FR	C
D52	Failure to make required payment of fee	0	NO LIABILITY POLICY	FR	C
D53	Failure to make required payment of fine and costs	0	NO LIABILITY POLICY	FR	C
D54	Failure to make required payment of tax	0	NO LIABILITY POLICY	FR	C
D55	Failure to make required payment of toll	0	NO LIABILITY POLICY	FR	C
D65	Depositing harmful (including injurious and burning) substance on traffic way	0	LITTER FROM VEHICLE	LI1	N
D66	Failure to remove harmful substance from traffic way	0	LITTER FROM VEHICLE	LI	N
D67	Littering from a motor vehicle	0	LITTER FROM VEHICLE	LI3	N
D68	Throwing from vehicle any harmful substance	0	LITTER FROM VEHICLE	LI1	N
D70	Driver's view obstructed	2	EQUIPMENT VIOLATION	ER	N
D71	Exceeding hours on duty limitations	2	LICENSE RESTRICTION	VR4	N
D72	Inability to control vehicle	2	OPERATING RECKLESSLY	RK	C
D73	Obscuring, tampering with, or illegally displaying traffic control devices, warning, or instructions	0	OBS TRAFF DEVICE	SC6	N
D74	Operating a motor vehicle improperly because of drowsiness	0	DISABLE CON OPER	DS3	N
D75	Operating a motor vehicle improperly due to physical or mental disability	0	OPER IMPROPERLY	DS2	N
D76	Perjury	0	FALSE STATEMENTS	MR	C
D77	Sex offense in a motor vehicle	0	SEX OFFENSE	MS5	N
E01	Operating without equipment as required by law	0	EQUIPMENT VIOLATION	ER1	N
E02	Operating without brakes as required by law	0	EQUIPMENT VIOLATION	ER1	N
E03	Operating without HAZMAT safety equipment as required by law	0	HAZARDOUS SUB	RK3	C
E04	Operating without HAZMAT placards/markings as required by law	0	HAZARDOUS SUB	RK3	C
E05	Operating without lights as required by law	0	EQUIPMENT VIOLATION	ER1	N
E06	Operating without school bus equipment as required by law	0	EQUIPMENT VIOLATION	ER1	N
E20	Use of equipment prohibited by law	2	EQUIPMENT VIOLATION	ER2	N
E21	Use of colored lights and/or siren prohibited by law	2	EQUIPMENT VIOLATION	ER2	N
E22	Use of emergency vehicle markings prohibited by law	2	EQUIPMENT VIOLATION	ER2	N
E23	Use of radar or laser detector prohibited by law	2	EQUIPMENT VIOLATION	ER2	N
E24	Use of vehicle lights prohibited by law	2	EQUIPMENT VIOLATION	ER2	N

Appendix L:
ACD Offense (Conviction) Code
ACD Code Detail List

ACD Code	Description	Surcharge Points	SDIP Statement Description	RMV Code	Criminal Indicator
E30	Defective equipment	2	DEFECT EQUIPMENT	DE	N
E31	Defective brakes	2	DEFECT BRAKES	DE2	N
E32	Defective emissions control device	2	DEFECT EXHAUST	DE3	N
E33	Defective HAZMAT safety devices	2	DEFECT EQUIPMENT	DE	N
E34	Defective lights	2	DEFECTIVE LIGHTS	DE1	N
E35	Defective or noisy exhaust system or muffler	2	DEFECT EXHAUST	DE3	N
E36	Defective school bus equipment	2	DEFECT EQUIPMENT	DE	N
E37	Defective tires	2	DEFECT TIRES	DE4	N
E50	Failure to use equipment as required	2	SAFETY STANDARDS	EM	N
E51	Failure to use brakes	2	SAFETY STANDARDS	EM	N
E52	Failure to use disabled vehicle lights, reflectors, or flares as required	2	SAFETY STANDARDS	EM	N
E53	Failure to use HAZMAT safety devices as required	0	HAZARDOUS SUB	RK3	C
E54	Failure to use headlight dimmer as required	2	FAIL TO DIM LIGHTS	EM5	N
E55	Failure to use lights as required	2	SAFETY STANDARDS	EM	N
E56	Failure to use school bus safety equipment as required	2	SAFETY STANDARDS	EM	N
E57	Failure to use snow tires or chains as required	2	SAFETY STANDARDS	EM	N
E70	Equipment used improperly or obstructed	2	SAFETY STANDARDS	EM	N
E71	Brakes used improperly	2	SAFETY STANDARDS	EM	N
E72	Emissions control device used improperly or obstructed	2	SAFETY STANDARDS	EM	N
E73	Equipment used improperly - making excessive noise	2	UNREASONABLE NOISE	EM4	N
E74	Exhaust system used improperly or obstructed	2	SAFETY STANDARDS	EM	N
E80	Failure to correct defects after inspection failure or notice	2	SAFETY STANDARDS	EM	N
F01	Safety equipment not used properly as required	0	EQUIPMENT VIOLATION	ER1	N
F02	Child or youth restraint not used properly as required	0	EQUIPMENT VIOLATION	ER1	N
F03	Motorcycle safety equipment not used properly as required	0	EQUIPMENT VIOLATION	ER1	N
F04	Seat belt not used properly as required	0	EQUIPMENT VIOLATION	ER1	N
F05	Carrying unsecured passengers in open area of vehicle	2	EQUIPMENT VIOLATION	ER	N
F06	Improper operation of or riding on a motorcycle	2	ILLEGAL OPERATION	MS6	N
F10	Exceeding or violating size, weight, or passenger/cargo limits	0	OVERWEIGHT VEHICLE	EM2	N
F11	Exceeding or violating passenger or cargo limits of vehicle/truck	0	OVERWEIGHT VEHICLE	EM2	N

Appendix L:
ACD Offense (Conviction) Code

ACD Code Detail List

ACD Code	Description	Surcharge Points	SDIP Statement Description	RMV Code	Criminal Indicator
F12	Exceeding or violating size limits of vehicle/truck	0	OVERWEIGHT VEHICLE	EM2	N
F13	Exceeding or violating weight limits of vehicle/truck	0	OVERWEIGHT VEHICLE	EM2	N
F14	Exceeding or violating passenger or cargo limits of motorcycle	0	OVERWEIGHT VEHICLE	EM2	N
F15	Exceeding or violating size limits of road/bridge/tunnel	2	SAFETY STANDARDS	EM	N
F16	Exceeding or violating weight limits of road/bridge/tunnel	2	SAFETY STANDARDS	EM	N
F20	Failure to weigh vehicle or stop at weigh station	2	SAFETY STANDARDS	EM	N
F21	No or improper trip permit	0	FAIL TO RPT NAME/ADD	RR	N
F22	No warning for projecting load	0	EQUIPMENT VIOLATION	ER1	N
F23	Spilling, dragging, unsecured or unsafe load	2	SAFETY STANDARDS	EM	N
F24	Violation of excess size/weight permit	0	OVERWEIGHT VEHICLE	EM2	N
F30	Failure to place red flags or flares	2	SAFETY STANDARDS	EM	N
F31	Failure to set brake(s)	2	SAFETY STANDARDS	EM	N
F32	Non emergency stop	0	MISC CONDITION	MS	N
F33	Parking in a handicap zone	0	MISC CONDITION	MS	N
F34	Stopping, standing, or parking: obstructing or impeding traffic	2	IMPROPER LANE	IL	N
F35	Stopping, standing, or parking where prohibited or improper	2	IMPROPER LANE	IL	N
F40	Improper vehicle used on roadway	2	EQUIPMENT VIOLATION	ER	N
F41	Operate or permit vehicle where prohibited or not authorized	2	IMPROPER LANE	IL	N
F60	Abandoned vehicle	2	IMPROPER LANE	IL	N
F61	Alteration of emissions control device	2	SAFETY STANDARDS	EM	N
F62	Failed to get VIN	2	SAFETY STANDARDS	EM	N
F63	Leaving vehicle unattended with engine running	2	EXCESS RUNNING MOTOR	EM1	N
F64	Opening vehicle door into moving traffic or while vehicle is in motion	2	VEHC INTO TRAFF	MS3	N
F65	Towing or pushing vehicle improperly	2	DISPOSAL OF VEHICLE	EM3	C
F66	Unsafe condition of vehicle (no specified component)	2	EQUIPMENT VIOLATION	ER	N
M01	Failure to obey	2	SIGNS	SC	N
M02	Failure to obey barrier	2	PASSING BARRIER	SC3	N
M03	Failure to obey construction or maintenance zone markers	2	FL OBS SAFE ZONE	SC5	N
M04	Failure to obey flagger	2	SIGNS	SC	N
M05	Failure to obey lane markings or signal	2	DPW SIGN/DEVICES	SC2	N

Appendix L:
ACD Offense (Conviction) Code
ACD Code Detail List

ACD Code	Description	Surcharge Points	SDIP Statement Description	RMV Code	Criminal Indicator
M06	Failure to obey motor carrier rules/regulations	2	RESTRICTION VIOL	VR	N
M07	Failure to obey pedestrian control device	2	DPW SIGN/DEVICES	SC2	N
M08	Failure to obey police or peace officer	2	FAILURE TO OBEY	SC1	C
M09	Failure to obey railroad crossing restrictions	2	DPW SIGN/DEVICES	SC2	N
M10	Failure to obey railroad gates, signs or signals	2	DPW SIGN/DEVICES	SC2	N
M11	Failure to obey restricted lane	2	FAIL TO KEEP RIGHT	IL2	N
M12	Failure to obey safety zone	2	FL OBS SAFE ZONE	SC5	N
M13	Failure to obey school crossing guard	2	SIGNS	SC	N
M14	Failure to obey sign or traffic control device	2	DPW SIGN/DEVICES	SC2	N
M15	Failure to obey stop sign	2	DPW SIGN/DEVICES	SC2	N
M16	Failure to obey traffic signal or light	2	DPW SIGN/DEVICES	SC2	N
M17	Failure to obey traffic sign	2	DPW SIGN/DEVICES	SC2	N
M18	Failure to obey warning light or flasher	2	FAIL OBSERV WARN	SC4	N
M19	Failure to obey yield sign	2	DPW SIGN/DEVICES	SC2	N
M25	Failure to stop - basic rule at unsigned intersection or when entering roadway from private driveway	2	IMPROP ENTRANCE	IL5	N
M30	Following improperly	2	FOLLOW TOO CLOSE	FO	N
M31	Failure to leave sufficient distance for overtaking by other vehicles	2	FOLLOW TOO CLOSE	FO2	N
M32	Following emergency vehicle unlawfully	2	RT OF WAY EMERG VEHC	FO3	C
M33	Following fire equipment unlawfully	2	RT OF WAY EMERG VEHC	FO3	C
M34	Following too closely	2	FOLLOW TOO CLOSE	FO1	N
M40	Improper lane or location	2	IMPROPER LANE	IL	N
M41	Failure to keep in proper lane	2	FAIL TO KEEP RIGHT	IL2	N
M42	Improper or erratic (unsafe) lane changes	2	IMPROPER LANE	IL1	N
M43	Ran off road	2	RAN OFF ROAD	IL3	N
M44	Improper lane or location - crossover	2	IMPROPER LANE	IL	N
M45	Improper lane or location - crosswalk	2	IMPROPER LANE	IL	N
M46	Improper lane or location - entrance/exit ramp or way	2	IMPROP ENTRANCE	IL5	N
M47	Improper lane or location - in bicycle lane	2	IMPROPER LANE	IL	N
M48	Improper lane or location - in occupied lane	2	IMPROPER LANE	IL	N
M49	Improper lane or location - in HOV or restricted lane	2	IMPROPER LANE	IL	N
M50	Improper lane or location - limited access highway	2	IMPROPER LANE	IL	N
M51	Improper lane or location - median	2	IMPROPER LANE	IL	N

Appendix L:
ACD Offense (Conviction) Code
ACD Code Detail List

ACD Code	Description	Surcharge Points	SDIP Statement Description	RMV Code	Criminal Indicator
M52	Improper lane or location - not on National Network	2	IMPROPER LANE	IL	N
M53	Improper lane or location - not on route authorized by permit	2	IMPROPER LANE	IL	N
M54	Improper lane or location - not on truck route	2	IMPROPER LANE	IL	N
M55	Improper lane or location - on rail or streetcar tracks	2	IMPROPER LANE	IL	N
M56	Improper lane or location - on fire hose	2	CROSS FIRE HOSE	MS4	N
M57	Improper lane or location - oncoming traffic lane	2	WRONG WAY	WW	N
M58	Improper lane or location - road shoulder, ditch or sidewalk	2	DRIV ON SHOULDER	IL4	N
M60	Improper lane or location - slower vehicle lane	2	IMPROPER LANE	IL	N
M61	Improper lane or location - straddling center line(s)	2	IMPROPER LANE	IL	N
M62	Improper lane or location - travelling in turn (or center) lane	2	IMPROPER LANE	IL	N
M70	Improper passing	2	PASS CONDITION	PA	N
M71	Passing in violation of posted sign or pavement marking	2	IMPROPER PASSING	PA1	N
M72	Passing in violation of opposite directions restriction	2	PASS CONDITION	PA	N
M73	Passing on wrong side	2	PASS WRONG SIDE	PA2	N
M74	Passing on hill or curve	2	IMPROPER PASSING	PA1	N
M75	Passing school bus displaying warning not to pass	2	PASS SCHOOL BUS	PA4	N
M76	Passing where prohibited	2	PASS CONDITION	PA	N
M77	Passing with insufficient distance or visibility	2	PASS SUFF DIST	PA3	N
M80	Reckless, careless, or negligent driving	2	OPERATING RECKLESSLY	RK	C
M81	Careless driving	2	OPERATING RECKLESSLY	RK	C
M82	Inattentive driving	2	OPERATING RECKLESSLY	RK	C
M83	Negligent driving	2	OPERATING RECKLESSLY	RK	C
M84	Reckless driving	2	DRIVING TO ENDANGER	RK1	C
N01	Failure to yield right of way (FTY ROW)	2	RIGHT OF WAY	RW	N
N02	FTY ROW to animal rider or animal-drawn vehicle	2	YIELD TO PEDESTRIAN	RW4	N
N03	FTY ROW to cyclist	2	RIGHT OF WAY	RW	N
N04	FTY ROW to emergency vehicle (i.e ambulance, fire equipment, police, etc.)	2	IMPEDE FIRE APARATUS	RW1	N
N05	FTY ROW to funeral procession, procession or parade	2	IMPEDE FIRE APARATUS	RW1	N
N06	FTY ROW to other vehicle	2	RIGHT OF WAY	RW	N
N07	FTY ROW to overtaking vehicle	2	FAILURE TO YIELD	PA6	N
N08	FTY ROW to pedestrian (includes handicapped or blind)	2	YIELD TO PEDESTRIAN	RW4	N

Appendix L:
ACD Offense (Conviction) Code
ACD Code Detail List

ACD Code	Description	Surcharge Points	SDIP Statement Description	RMV Code	Criminal Indicator
N09	FTY ROW to school bus	2	YIELD SCHOOL BUS	RW5	N
N20	FTY ROW at crosswalk	2	RIGHT OF WAY	RW	N
N21	FTY ROW at rotary	2	RIGHT OF WAY	RW	N
N22	FTY ROW at stop sign	2	YIELD SIGN	RW2	N
N23	FTY ROW at traffic sign	2	YIELD SIGN	RW2	N
N24	FTY ROW at traffic signal	2	RIGHT OF WAY	RW	N
N25	FTY ROW at unsigned intersection	2	RT OF WAY INTERSECTN	RW3	N
N26	FTY ROW at yield sign	2	YIELD SIGN	RW2	N
N30	FTY ROW when warning displayed on other vehicle	2	IMPEDE FIRE APARATUS	RW1	N
N31	FTY ROW when turning	2	RIGHT OF WAY	RW	N
N40	Failure to use or improper signal	2	SIGNALING	SI	N
N41	Failure to cancel directional signals	2	FAIL CANC DIRECT	SI3	N
N42	Failure to signal intention to pass	2	FAIL TO SIGNAL	PA5	N
N43	Failure to signal lane change or turn	2	FAIL TO GIVE SIGNAL	SI1	N
N44	Giving wrong signal	2	WRONG SIGNAL	SI2	N
N50	Improper turn	2	IMPROPER TURN	TU3	N
N51	Improper method of turning	2	TURN CONDITION	TU	N
N52	Improper position for turning	2	TURN CONDITION	TU	N
N53	Making improper left turn	2	LT TURN FROM RT	TU2	N
N54	Making improper right turn	2	RT TURN FROM LT	TU1	N
N55	Making improper turn around (not U turn)	2	TURN CONDITION	TU	N
N56	Making improper U turn	2	TURN CONDITION	TU	N
N60	Driving wrong way	2	WRONG WAY	WW	N
N61	Driving wrong way at rotary intersection	2	WRONG DIR IN ROTARY	WW3	N
N62	Driving wrong way on divided highway	2	WRONG WAY	WW	N
N63	Driving wrong way on one way street or road	2	ONE WAY STREET	WW1	N
N70	Driving on wrong side	2	WRONG SIDE OF ROAD	WW2	N
N71	Driving on wrong side of divided highway	2	WRONG SIDE OF ROAD	WW2	N
N72	Driving on wrong side of undivided street or road	2	WRONG SIDE OF ROAD	WW2	N
N80	Coasting (operating with gears disengaged)	2	DRIVING TO ENDANGER	RK4	C

Appendix L:
ACD Offense (Conviction) Code
ACD Code Detail List

ACD Code	Description	Surcharge Points	SDIP Statement Description	RMV Code	Criminal Indicator
N81	Clinging to other vehicles	2	FOLLOW TOO CLOSE	FO	N
N82	Improper backing	2	IMPROP BACKING	MS2	N
N83	Improper starting	2	STARTING IMPROP	MS1	N
N84	Unsafe operation	2	ILLEGAL OPERATION	MS6	N
S01	01-05 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S06	06-10 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S11	11-15 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S15	Speeding 15 mph or more above speed limit (detail optional)	2	SPEEDING	SP3	N
S16	16-20 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S21	21-25 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S26	26-30 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S31	31-35 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S36	36-40 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S41	41+ > Speed limit (detail optional)	2	SPEEDING	SP3	N
S51	01-10 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S61	11-20 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S71	21-30 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S81	31-40 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S91	41+ > Speed limit (detail optional)	2	SPEEDING	SP3	N
S92	Speeding - Speed limit and actual speed (detail required)	2	SPEEDING	SP3	N
S93	Speeding	2	SPEEDING	SP3	N
S94	Prima Facie speed violation or driving too fast for conditions	2	SPEEDING	SP2	N
S95	Speed contest (racing) on road open to traffic	2	OPER ON BET OR WAGER	SP1	C
S96	Speed less than minimum	2	SPD LESS PST MIN	SP4	N
S97	Operating at erratic or suddenly changing speeds	2	ERRATIC SPEEDS	SP5	N
S98	Speeding on freeway ("wasting fuel")	2	SPEEDING	SP	N
U01	Fleeing or evading police or roadblock	2	REFUSE OBEY POLICE	HR4	C
U02	Resisting arrest	2	FAILURE TO OBEY	SC1	C
U03	Using a motor vehicle in connection with a felony (not traffic offense)	0	VEH TO COMMIT FELONY	FE2	C
U04	Using a motor vehicle in connection with a misdemeanor (not traffic offense)	0	USE OF M/V NON FEL	EM6	N
U05	Using a motor vehicle to aid and abet a felon	0	VEH TO COMMIT FELONY	FE3	C
U06	Vehicular assault	2	DRIVING TO ENDANGER	RK1	C

Appendix L:
ACD Offense (Conviction) Code
ACD Code Detail List

ACD Code	Description	Surcharge Points	SDIP Statement Description	RMV Code	Criminal Indicator
U07	Vehicular homicide	5	VEHICULAR HOMICIDE	FA1	C
U08	Vehicular manslaughter	5	VEHICULAR HOMICIDE	FA1	C
U20	Damaging or tampering with vehicle	2	SAFETY STANDARDS	EM	N
U21	Illegal operation of emergency vehicle	2	OPER UNLICNESE	VR5	C
U22	Odometer tampering	2	SAFETY STANDARDS	EM	N
U23	Receiving or disposing of stolen vehicle or its parts	0	VEH TO COMMIT FELONY	FE1	C
U24	Removal, falsification, or unauthorized use of VIN or registration plate	0	REG/TITLE CITA	RT	N
U25	Unauthorized use of a vehicle or taking a vehicle without owner consent	2	USING W/O AUTHORITY	EM7	C
U26	Vehicle theft	2	USING W/O AUTHORITY	EM7	C
U30	Violation resulting in accident	0	ACCID FAULT UNK	AC4	N
U31	Violation resulting in fatal accident	5	VEHICULAR HOMICIDE	FA1	C
U32	Violation resulting in personal injury accident	0	ACCID AND BI	AC1	N
U33	Violation resulting in property damage accident	0	ACCID AND PD	AC2	N
W01	Accumulation of convictions (including point systems and/or being judged a habitual offender or viol	0	HABITUAL TRAF OFFNDR	HV	N
W10	Withdrawal (reason not specified)	0	MISC CONDITION	MS	N
W11	Family report recommended	0	MISC CONDITION	MS	N
W12	Immigration law offender	0	MISC CONDITION	MS	N
W13	Parental consent withdrawn	0	FALSE STATEMENTS	MR	C
W14	Physical or mental disability	0	LIC TEST FAILURE	DS1	N
W15	Physicians' or specialists' report recommended	0	FAIL TO RPT NAME/ADD	RR	N
W20	Unable to pass DL test(s) or meet qualifications	0	LIC TEST FAILURE	DS1	N
W21	Unable to pass re-examination	0	LIC TEST FAILURE	DS1	N
W22	Under age for license	0	FALSE STATEMENTS	MR1	C
W23	Under age possession of tobacco	0	MISC CONDITION	MS	N
W24	Under age school dropout	0	MISC CONDITION	MS	N
W25	Disobeying terms of probation	0	FAIL TO RPT NAME/ADD	RR	N
W26	Insufficient funds, protested or invalid check	0	NO LIABILITY POLICY	FR	C

Appendix M:
State Code

Description	Code
United States	
ALABAMA	AL
ALASKA	AK
ARIZONA	AZ
ARKANSAS	AR
CALIFORNIA	CA
COLORADO	CO
CONNECTICUT	CT
DELAWARE	DE
DISTRICT OF COLUMBIA	DC
FLORIDA	FL
GEORGIA	GA
HAWAII	HI
IDAHO	ID
ILLINOIS	IL
INDIANA	IN
IOWA	IA
KANSAS	KS
KENTUCKY	KY
LOUISIANA	LA
MAINE	ME
MARYLAND	MD
MASSACHUSETTS	MA
MICHIGAN	MI
MINNESOTA	MN
MISSISSIPPI	MS
MISSOURI	MO
MONTANA	MT
NEBRASKA	NE
NEVADA	NV
NEW HAMPSHIRE	NH
NEW JERSEY	NJ
NEW MEXICO	NM
NEW YORK	NY
NORTH CAROLINA	NC
NORTH DAKOTA	ND
OHIO	OH
OKLAHOMA	OK
OREGON	OR
PENNSYLVANIA	PA
RHODE ISLAND	RI
SOUTH CAROLINA	SC
SOUTH DAKOTA	SD
TENNESSEE	TN

Description	Code
TEXAS	TX
UTAH	UT
VERMONT	VT
VIRGINIA	VA
WASHINGTON	WA
WEST VIRGINIA	WV
WISCONSIN	WI
WYOMING	WY
U.S. Territorial Possessions	
AMERICAN SAMOA (ISLAND)	AS
CANAL ZONE	PZ
FEDERATED STATES, MICRONESIA	FM
GUAM	GU
MARSHALL ISLANDS	MH
NORTHERN MARIANA ISLANDS	MP
OTHER JURISDICTIONS	OT
PALAU	PW
PUERTO RICO, COMMONWEALTH OF	PR
VIRGIN ISLANDS OF THE U.S.	VI
WAKE ISLAND	WK
Canadian Provinces	
ALBERTA	AB
BRITISH COLUMBIA	BC
MANITOBA	MB
NEW BRUNSWICK	NB
NEWFOUNDLAND	NF
NORTHWEST TERRITORY	NT
NOVA SCOTIA	NS
ONTARIO	ON
PRINCE EDWARD ISLAND	PE
QUEBEC	QC
SASKATCHEWAN	SK
YUKON (TERRITORY)	YT
Mexico	
MEXICO	MX
Other Foreign Countries	
FOREIGN	FR

Appendix N:
Massachusetts Town Name

RMV MASSACHUSETTS TOWN NAME VALIDATION TABLE EFFECTIVE NOVEMBER 18, 2005

City or Town	City or Town
ABINGTON	BERKLEY
ACCORD	BERKSHIRE
ACTON	BERLIN
ACUSHNET	BERNARDSTON
ADAMS	BEVERLY
AGAWAM	BEVERLY COVE
ALDENVILLE	BEVERLY FARMS
ALFORD	BILLERICA
ALLERTON	BLACKSTONE
ALLSTON	BLANDFORD
AMESBURY	BOLTON
AMHERST	BONDSVILLE
ANDOVER	BOSTON
ANNISQUAM	BOURNE
AQUINNAH	BOURNEDALE
ARLINGTON	BOXBOROUGH
ARLINGTON HTS	BOXFORD
ASHBURNHAM	BOYLSTON
ASHBY	BRADFORD
ASHFIELD	BRAINTREE
ASHLAND	BRAINTREE HLDS
ASHLEY FALLS	BRANT ROCK
ASSINIPPI	BREWSTER
ASSONET	BRIDGEWATER
ATHOL	BRIGHTON
ATTLEBORO	BRIMFIELD
ATTLEBORO FALLS	BROCKTON
AUBURN	BROOKFIELD
AUBURNDALE	BROOKLINE
AVON	BRYANTVILLE
AYER	BUCKLAND
AYERS VILLAGE	BURLINGTON
BABSON	BUZZARDS BAY
BABSON PARK	BYFIELD
BALDWINVILLE	CAMBRIDGE
BALLARDVALE	CANTON
BARNSTABLE	CARLISLE
BARRE	CARVER
BARROWSVILLE	CATAUMET
BASS RIVER	CEDAR LAKE
BEACHMONT	CEDARVILLE
BECKET	CENTERVILLE
BEDFORD	CENTRAL VILLAGE
BELCHERTOWN	CHAPPAQUIDECK
BELLINGHAM	CHARLEMONT
BELMONT	CHARLESTOWN

Appendix N: Massachusetts Town Name (continued)

City or Town	City or Town
CHARLTON	DRURY
CHARLTON CENTER	DUDLEY
CHARLTON CITY	DUNSTABLE
CHARLTON DEPOT	DUXBURY
CHARTLEY	E ACTON
CHATHAM	E ARLINGTON
CHATHAM PORT	E BILLERICA
CHELMSFORD	E BLACKSTONE
CHELSEA	E BOSTON
CHERRY VALLEY	E BOXFORD
CHESHIRE	E BREWSTER
CHESTER	E BRIDGEWATER
CHESTERFIELD	E BRIMFIELD
CHESTNT HL BKLN	E BROCKTON
CHESTNT HL BSTN	E BROOKFIELD
CHESTNT HL NWTN	E CAMBRIDGE
CHICOPEE	E CARVER
CHICOPEE FALLS	E CHARLEMONT
CHILMARK	E CHELMSFORD
CLARKSBURG	E CHESHIRE
CLAYTON	E COLRAIN
CLIFTONDALE	E DEDHAM
CLINTON	E DEERFIELD
COCHITUATE	E DENNIS
COHASSET	E DOUGLAS
COLRAIN	E DRACUT
CONCORD	E FAIRHAVEN
CONWAY	E FALMOUTH
COTUIT	E FOXBOROUGH
CRAIGVILLE	E FREETOWN
CUMMAQUID	E GLOUCESTER
CUMMINGTON	E HAMPTON
CUSHMAN	E HARWICH
CUTTYHUNK	E HAVERHILL
DALTON	E HAWLEY
DANVERS	E LEE
DARTMOUTH	E LEVERETT
DEDHAM	E LEXINGTON
DEERFIELD	E LONGMEADOW
DENNIS	E LYNN
DENNISPORT	E MANSFIELD
DEVENS	E MARION
DIGHTON	E MEDFORD
DORCHESTER	E MENDON
DOUGLAS	E MIDDLEBOROUGH
DOVER	E MILLBURY
DRACUT	E MILTON

Appendix N: Massachusetts Town Name (continued)

City or Town	City or Town
E NATICK	FRAMINGHAM
E NORTHFIELD	FRAMINGHAM CTR
E ORLEANS	FRANKLIN
E OTIS	FREETOWN
E PEMBROKE	GARDNER
E PEPPERELL	GAY HEAD
E PRINCETON	GEORGETOWN
E ROCHESTER	GILBERTVILLE
E SANDWICH	GILL
E SAUGUS	GLENDALE
E SOMERVILLE	GLOUCESTER
E SPRINGFIELD	GOSHEN
E TAUNTON	GOSNOLD
E TEMPLETON	GRAFTON
E WALPOLE	GRAFTON CENTER
E WAREHAM	GRANBY
E WATERTOWN	GRANITEVILLE
E WEYMOUTH	GRANVILLE
E WHATELY	GRAY GABLES
E WINDSOR	GREEN HARBOR
E WOBURN	GREENBUSH
EASTHAM	GREENFIELD
EASTHAMPTON	GREENWOOD
EASTON	GRISWOLDVILLE
EDGARTOWN	GROTON
EGREMONT	GROVELAND
EGYPT	GT BARRINGTON
ELLISVILLE	HADLEY
ELMWOOD	HALIFAX
ERVING	HAMILTON
ESSEX	HAMPDEN
EVERETT	HANCOCK
FAIRHAVEN	HANOVER
FAIRVIEW	HANSCOM AFB
FALL RIVER	HANSON
FALMOUTH	HARDWICK
FALMOUTH HTS	HARTSVILLE
FAYVILLE	HARVARD
FEEDING HILLS	HARWICH
FISKDALE	HARWICH CENTER
FITCHBURG	HARWICHPORT
FLORENCE	HATCHVILLE
FLORIDA	HATFIELD
FORESTDALE	HATHORNE
FORGE VILLAGE	HAVERHILL
FORT DEVENS	HAWLEY
FOXBOROUGH	HAYDENVILLE

Appendix N: Massachusetts Town Name (continued)

City or Town	City or Town
HEATH	LUDLOW
HINGHAM	LUNENBURG
HINSDALE	LYNN
HOLBROOK	LYNNFIELD
HOLDEN	LYNNFIELD CTR
HOLLAND	MADAKET
HOLLISTON	MAGNOLIA
HOLYOKE	MALDEN
HOPEDALE	MANCHAUG
HOPKINTON	MANCHESTER
HOUGHS NECK	MANOMET
HOUSATONIC	MANSFIELD
HUBBARDSTON	MARBLEHEAD
HUDSON	MARION
HULL	MARLBOROUGH
HUMAROCK	MARSHFIELD
HUNTINGTON	MARSHFIELD HLS
HYANNIS	MARSTONS MILLS
HYANNISPORT	MASHPEE
HYDE PARK	MATTAPAN
INDIAN ORCHARD	MATTAPOISETT
INTERLAKEN	MAYNARD
IPSWICH	MEDFIELD
ISLINGTON	MEDFORD
JAMAICA PLAIN	MEDWAY
JEFFERSON	MELROSE
KINGSTON	MENDON
LAKE PLEASANT	MENEMSHA
LAKEVILLE	MERRIMAC
LANCASTER	MERRIMACPORT
LANESBOROUGH	METHUEN
LANESVILLE	MIDDLEBOROUGH
LAWRENCE	MIDDLEFIELD
LEE	MIDDLETON
LEEDS	MILFORD
LEICESTER	MILL RIVER
LENOX	MILLBURY
LENOX DALE	MILLERS FALLS
LEOMINSTER	MILLIS
LEVERETT	MILLVILLE
LEXINGTON	MILTON
LEYDEN	MINOT
LINCOLN	MONPONSETT
LINWOOD	MONROE
LITTLETON	MONROE BRIDGE
LONGMEADOW	MONSON
LOWELL	MONTAGUE

Appendix N: Massachusetts Town Name (continued)

City or Town	City or Town
MONTAGUE CENTER	N MIDDLEBOROUGH
MONTAGUE CITY	N NATICK
MONTEREY	N NEW SALEM
MONTGOMERY	N NEWTON
MONUMENT BEACH	N ORANGE
MORNINGDALE	N OXFORD
MOUNT HERMON	N PEMBROKE
MT HERMON	N PLYMOUTH
MT TOM	N QUINCY
MT WASHINGTON	N RANDOLPH
N ABINGTON	N RAYNHAM
N ACTON	N READING
N ADAMS	N REVERE
N AGAWAM	N ROCHESTER
N AMHERST	N RUTLAND
N ANDOVER	N SALEM
N ATTLEBOROUGH	N SAUGUS
N BEDFORD	N SCITUATE
N BELLINGHAM	N SEEKONK
N BERNARDSTON	N SUDBURY
N BEVERLY	N TEWKSBURY
N BILLERICA	N TRURO
N BROOKFIELD	N UXBRIDGE
N CAMBRIDGE	N WALPOLE
N CARVER	N WESTPORT
N CHATHAM	N WEYMOUTH
N CHELMSFORD	N WILMINGTON
N CHESTER	NABNASSET
N COHASSET	NAGOG WOODS
N DARTMOUTH	NAHANT
N DIGHTON	NANTASKET
N DUXBURY	NANTUCKET
N EASTHAM	NATICK
N EASTON	NEEDHAM
N EGREMONT	NEEDHAM HEIGHTS
N FAIRHAVEN	NEPONSET
N FALMOUTH	NEW ASHFORD
N GRAFTON	NEW BEDFORD
N HADLEY	NEW BOSTON
N HANOVER	NEW BRAINTREE
N HARWICH	NEW MARLBOROUG
N HATFIELD	NEW SALEM
N LAKEVILLE	NEW SEABURY
N LANCASTER	NEWBURY
N LEOMINSTER	NEWBURYPORT
N LEVERETT	NEWTON
N MARSHFIELD	NEWTON CENTER

Appendix N: Massachusetts Town Name (continued)

City or Town	City or Town
NEWTON CORNER	PLYMPTON
NEWTON HLDS	POCASSET
NEWTON LWR FLS	PRIDES CROSSING
NEWTON UPR FLS	PRINCETON
NEWTONVILLE	PRISCILLA BEACH
NONQUITT	PROVINCETOWN
NORFOLK	QUINCY
NORTHAMPTON	QUISSETT
NORTHBOROUGH	RANDOLPH
NORTHBRIDGE	RAYNHAM
NORTHFIELD	RAYNHAM CENTER
NORTON	READING
NORWELL	READVILLE
NORWOOD	REHOBOTH
NUTTING LAKE	REVERE
OAK BLUFFS	REVERE BEACH
OAKDALE	RICHMOND
OAKHAM	RINGS ISLAND
OCEAN BLUFF	ROCHDALE
OLD DEERFIELD	ROCHESTER
ONSET	ROCKDALE
ORANGE	ROCKLAND
ORLEANS	ROCKPORT
OSTERVILLE	ROCKVILLE
OTIS	ROSLINDALE
OTIS AFB	ROWE
OTIS ANGB	ROWLEY
OTTER RIVER	ROXBURY
OXFORD	ROYALSTON
OYSTER HARBORS	RUSSELL
PALMER	RUTLAND
PAXTON	S ACTON
PEABODY	S AMHERST
PELHAM	S ASHBURNHAM
PEMBROKE	S ASHFIELD
PEPPERELL	S ATHOL
PERU	S ATTLEBORO
PETERSHAM	S BARRE
PHILLIPSTON	S BELCHERTOWN
PIGEON COVE	S BELLINGHAM
PINEHURST	S BOLTON
PITTSFIELD	S BOSTON
PLAINFIELD	S BYFIELD
PLAINVILLE	S CARVER
PLEASANT LAKE	S CHATHAM
PLUM ISLAND	S CHELMSFORD
PLYMOUTH	S DARTMOUTH

Appendix N: Massachusetts Town Name (continued)

City or Town	City or Town
S DEERFIELD	S YARMOUTH
S DENNIS	SAGAMORE
S DIGHTON	SAGAMORE BEACH
S EASTHAM	SALEM
S EASTON	SALISBURY
S EGREMONT	SALISBURY BEACH
S ESSEX	SANDISFIELD
S GRAFTON	SANDWICH
S GROVELAND	SANTUIT
S HADLEY	SAUGUS
S HADLEY FLS	SAVOY
S HAMILTON	SAXONVILLE
S HANOVER	SCITUATE
S HANSON	SCITUATE HARBOR
S HARWICH	SEEKONK
S HINGHAM	SEGREGANSET
S LANCASTER	SHARON
S LAWRENCE	SHATTUCKVILLE
S LEE	SHEFFIELD
S LINCOLN	SHELBURNE
S LOWELL	SHELBURNE FALLS
S LYNNFIELD	SHELDONVILLE
S MASHPEE	SHERBORN
S MEDFORD	SHIRLEY
S MIDDLEBOROUGH	SHIRLEY CENTER
S NABNASSET	SHREWSBURY
S NATICK	SHUTESBURY
S ORLEANS	SIASCONSET
S PEABODY	SNUG HARBOR
S QUINCY	SOMERSET
S REHOBOTH	SOMERSET CTR
S ROYALSTON	SOMERVILLE
S SANDISFIELD	SOUTHAMPTON
S SANDWICH	SOUTHBOROUGH
S SOMERSET	SOUTHBRIDGE
S SPENCER	SOUTHFIELD
S SPRINGFIELD	SOUTHHAMPTON
S SUDBURY	SOUTHWICK
S SUTTON	SPENCER
S SWANSEA	SPRINGFIELD
S UXBRIDGE	SQUANTUM
S WALPOLE	STERLING
S WELLFLEET	STERLING JCT
S WESTFORD	STILL RIVER
S WESTPORT	STOCKBRIDGE
S WEYMOUTH	STONEHAM
S WORTHINGTON	STOUGHTON

Appendix N: Massachusetts Town Name (continued)

City or Town	City or Town
STOW	W CONCORD
STURBRIDGE	W CUMMINGTON
SUDBURY	W DEERFIELD
SUNDERLAND	W DUDLEY
SUTTON	W DUXBURY
SWAMPSCOTT	W FALMOUTH
SWANSEA	W GLOUCESTER
TAUNTON	W GRANVILLE
TEATICKET	W GROTON
TEMPLETON	W HANOVER
TEWKSBURY	W HARWICH
THORNDIKE	W HATFIELD
THREE RIVERS	W HAWLEY
TISBURY	W HOLYOKE
TOLLAND	W HYANNISPORT
TOPSFIELD	W LYNN
TOWNSEND	W MANSFIELD
TOWNSEND HARBOR	W MEDFORD
TRURO	W MEDWAY
TULLY	W MILLBURY
TURNERS FALLS	W NATICK
TYNGSBOROUGH	W NEWBURY
TYRINGHAM	W NEWTON
UPTON	W NORTHFIELD
UXBRIDGE	W ORANGE
VINEYARD HAVEN	W OTIS
W ABINGTON	W PEABODY
W ACTON	W PELHAM
W ANDOVER	W QUINCY
W ATTLEBORO	W ROXBURY
W BARNSTABLE	W ROYALSTON
W BECKET	W SOMERVILLE
W BERLIN	W SPRINGFIELD
W BILLERICA	W STOCKBRIDE
W BOSTON	W STOCKBRIDGE
W BOXFORD	W STOUGHTON
W BOYLSTON	W SUTTON
W BRADFORD	W TEWKSBURY
W BREWSTER	W TISBURY
W BRIDGEWATER	W TOWNSEND
W BRIMFIELD	W UPTON
W BROCKTON	W WAREHAM
W BROOKFIELD	W WARREN
W CARVER	W WATERTOWN
W CHATHAM	W WHATELY
W CHELMSFORD	W WINCHENDON
W CHESTERFIELD	W WOBURN

Appendix N: Massachusetts Town Name (continued)

City or Town	City or Town
W WRENTHAM	WEYMOUTH
W YARMOUTH	WHATELY
WABAN	WHEELWRIGHT
WAKEFIELD	WHITE HORSE BCH
WALES	WHITINSVILLE
WALPOLE	WHITMAN
WALTHAM	WIANNO
WAQUOIT	WILBRAHAM
WARD HILL	WILKINSONVILLE
WARE	WILLIAMANSETT
WAREHAM	WILLIAMSBURG
WARREN	WILLIAMSTOWN
WARWICK	WILMINGTON
WASHINGTON	WINCHENDON
WATERTOWN	WINCHENDON SPGS
WAVERLY	WINCHESTER
WAYLAND	WINDSOR
WEBSTER	WINTHROP
WELLESLEY	WOBURN
WELLESLEY FARMS	WOLLASTON
WELLESLEY HILLS	WOODS HOLE
WELLFLEET	WOODVILLE
WENDELL	WORCESTER
WENDELL DEPOT	WORONOCO
WENHAM	WORTHINGTON
WEST DENNIS	WRENTHAM
WEST HARWICH	YARMOUTH
WEST LYNN	YARMOUTHPORT
WEST MEDWAY	ZOAR
WEST PEABODY	
WEST QUINCY	
WEST SOMERVILLE	
WEST STERLING	
WEST STOUGHTON	
WEST SUTTON	
WESTBOROUGH	
WESTFIELD	
WESTFORD	
WESTHAMPTON	
WESTMINISTER	
WESTMINSTER	
WESTON	
WESTOVER AFB	
WESTPORT	
WESTPORT HARBOR	
WESTPORT POINT	
WESTWOOD	

Appendix O:
RMV License Return Code - Policy Inquiry Response

SPACE   **VALID MA LICENSE.** This field contains a value of " " (space) for a Massachusetts driver's license that is not expired and for a Massachusetts driver's license that is expired no more than six (6) months. This value is returned only when the Massachusetts driver's license is not revoked or suspended.

E   **EXPIRED MA LICENSE.**   This field contains a value of "E" for a Massachusetts driver's license that has been expired more than six (6) months. This value is returned only when the expired Massachusetts driver's license is not revoked or suspended.

N   **NOT A VALID MA LICENSE.** This field contains a value of "N" for an RMV license record that is not a valid Massachusetts driver's license record, has no revocation action in effect by the Massachusetts RMV and has no suspension action in effect by the Massachusetts RMV. For example, this value is returned for a Massachusetts learner's permit, a Massachusetts liquor ID, and for a name and address record created by an RMV application such as vehicle registrations. An operator with RMV License Return Code = "N" is not considered a licensed operator.

O   **OUT-OF-STATE LICENSE.** This field contains a value of "O" for an out-of-state driver's license submitted on the Policy Inquiry Source Record that is not linked to a Massachusetts driver's license.

R   **REVOCATION BY MA RMV.**   This field contains a value of "R" for an RMV license record for which a revocation action by the Massachusetts RMV is in effect. When a Massachusetts driver's license is reinstated after revocation, the reinstatement date becomes the Original Date of License. An operator with RMV License Return Code = "R" is not considered a licensed operator.

S   **SUSPENSION BY MA RMV.**   This field contains a value of "S" for an RMV license record for which a suspension action by the Massachusetts RMV is in effect.

U   **UNASSIGNED.** This field contains a value of "U" if the Operator SDIP Points = "E0" indicating that the Policy Inquiry Source Record is rejected.

X   **NOLICENSE.** This field contains a value of "X" if the Operator License State Code is equal to "XX" and Operator License Number is equal to "NOLICENSE" on the Policy Inquiry Source Record by the insurer.

Appendix O:
RMV License Return Code - Out-of-State Driving Record Response

SPACE **VALID MA LICENSE.** This field contains a value of " " (space) for a Massachusetts driver's license that is not expired, for a Massachusetts driver's license that is revoked and not expired, for a Massachusetts driver's license that is suspended and not expired, for a Massachusetts driver's license expired no more than six (6) months, for a Massachusetts driver's license that is revoked and expired no more than six (6) months, and for a Massachusetts driver's license that is suspended and expired no more than six (6) months.

E **EXPIRED MA LICENSE.** This field contains a value of "E" for a Massachusetts driver's license expired more than six (6) months, for a Massachusetts driver's license that is revoked and expired more than six (6) months, and for a Massachusetts driver's license that is suspended and expired more than six (6) months.

O **OUT-OF-STATE LICENSE.** This field contains a value of "O" for an out-of-state driver's license submitted on the Out-of-State Driving Record Source Record that is not linked to a Massachusetts driver's license.

U **UNASSIGNED.** This field contains a value of "U" if the Error Status = "E" indicating that the Out-of-State Driving Record Source Record is rejected.

Appendix P:
MRB Error Code - Policy Inquiry Response

Error
Code

01   **Company Code.** The Company Code must be the code assigned to the insurer by the designated statistical agent for Massachusetts Private Passenger Insurance (CAR) for use on all statistical records and all Merit Rating Board transactions and must be indicated as one writing private passenger automobile policies for the policy year specified in the Policy Effective Date.

02   **Policy Number.** This error code is returned if the Policy Number contains all spaces or zeroes or if it contains leading blanks or embedded blanks.

04   **Policy Effective Date.** This error code is returned if the Policy Effective Date is blank or if it is not a valid date in the format YYYYMMDD. This error code is returned if the transaction is a New Business or Renewal and the MRB Process Date is more than 75 days before the first day of the month of the Policy Effective Date.

05   **Policy Expiration Date.** This error code is returned if the Policy Expiration Date is blank or if it is not a valid date in the format YYYYMMDD. This error code is returned if the Policy Expiration Date is not after the Policy Effective Date, or if the Policy Expiration Date is not after the Transaction Effective Date, or if the Policy Expiration Date is more than 1 year after the Policy Effective Date.

06   **Premium Town Code.** This error code is returned if the Premium Town Code is not one of the codes published in the appendix for "Premium and Accident Town Tables" of the *Massachusetts Private Passenger Automobile Statistical Plan*. Refer to www.commauto.com.

07   **Market Indicator.** This error code is returned if the Market Indicator is not equal to "V" or "F". This value of "V" for voluntary business or "F" for ceded business must be compatible with the coding required by the *Massachusetts Private Passenger Automobile Statistical Plan* for the policy effective year.

08   **Coverage Code.** This error code is returned if the Coverage Code is not equal to "1" or "2" or "3". This value must indicate the coverage for the policy: a value of "1" for Property Damage Liability mandatory coverage, "2" for Collision only coverage or "3" for Property Damage Liability mandatory coverage plus Collision coverage.

Appendix P: MRB Error Code - Policy Inquiry Response (continued)

Error
Code

09   **Transaction Type.** This error code is returned if the Transaction Type is not one of the values specified in "Section 2.2.3 Transaction Types" of "Chapter 2 POLICY INQUIRIES".

10   **Transaction Effective Date.** This error code is returned if the Transaction Effective Date is blank or if it is not a valid date in the format YYYYMMDD. This error code is returned if the transaction is a New Business, Renewal, or Information Only, and the Transaction Effective Date is not equal to the Policy Effective Date. This error code is returned for all other transactions if the Transaction Effective Date is outside the policy term, that is, the Transaction Effective Date must be equal to or greater than the Policy Effective Date and must be before the Policy Expiration Date.

11   **Operator License Number.** This error code is returned if Operator License Number is blank or if Operator License State Code = "MA" and the Operator License Number does not exactly match the license number on an RMV License Record.

12   **Operator License State Code.** This error code is returned if the Operator License State Code is not one of the codes listed in "Appendix M: State Code".

13   **Operator Surname.** This error code is returned when the Operator Surname is blank, if it contains punctuation or special characters or if it does not match the surname on the RMV License Record on at least three of the first five characters when the Operator License State Code contains a value of "MA". The 10th position of this field may contain an asterisk to indicate a deferred operator.

14   **Operator Birth Date.** This error code is returned when the Operator Birth Date is blank, or if it does not match the birth date on the RMV License Record on at least two of three elements (month, day, year) when the Operator License State Code contains a value of "MA".

Appendix P: MRB Error Code - Policy Inquiry Response (continued)

Error
Code

15   **Years Driving Experience.** This error code is returned when the Years Driving Experience is not a value from 00 through 06. A blank value is rejected. This error may occur if the Years Driving Experience exceeds the number of years since age 16. The operator age is determined as of the Policy Effective Date using the operator's birth date specified in Operator Birth Date (field number 14) on the Policy Inquiry Source Record.

16   **Out-of-State Incidents Indicator.** This error code is returned if the Out-of-State Incidents Indicator is not a value of "Y" or "N". A blank value is rejected.

Appendix P:
MRB Error Code - SDIP Claim Response

Error
Code

01   **Transaction Code.** This error code is returned if the Transaction Code is not one of the codes listed in "Section 3.3.3 At-Fault Accident Claim Transaction Codes" or in "Section 3.3.4 Comprehensive Claim Transaction Codes" of "Chapter 3 SDIP CLAIMS".

02   **Company Code.** The Company Code must be the code assigned to the insurer by the designated statistical agent for Massachusetts Private Passenger Insurance for use on all statistical records and all Merit Rating Board transactions.

03   **Policyholder License Number.**   This error code is returned if the Policyholder License Number is blank or if it does not match the license number on an RMV License Record when Policyholder License State Code = "MA".

04   **Policyholder Birth Date.** This error code is returned if the Policyholder Birth Date is blank or if it does not match the birth date on the RMV License Record on at least two of three elements (month, day, year) when Policyholder License State Code = "MA".

05   **Policyholder Lic St.** This error code is returned if the Policyholder License State Code is not one of the codes listed in "Appendix M: State Code".

06   **Policyholder Surname.**   This error code is returned if the Policyholder Surname is blank or if it does not match the surname on the RMV License Record on at least three (3) characters when Policyholder License State Code = "MA".

07   **Policyholder 1ST Name.** This error code is returned if the Policyholder First Name is blank.

08   **Incident Date.** This error code is returned for an Add Original Claim Transaction if the Incident Date is blank, if it is not a valid date in the format YYYYMMDD, if the Incident Date is on or after the MRB Process Date, if the Incident Date is outside the policy term, or if the Incident Date is later than the Notice Date. This error code is returned for other transaction codes if the Incident Date is blank or if it is not a valid date in the format YYYYMMDD. This error code is returned for all transaction codes if the Incident Date is before January 1, 2006 and the Type of Loss Code contains a value of "12".

Appendix P: MRB Error Code - SDIP Claim Response (continued)

Error
Code

09   **Notice Date.** This error code is returned for an Add Original Claim Transaction
if the Notice Date is blank or if it is not a valid date in the format YYYYMMDD.
This error code is returned for other transactions if the Notice Date is blank or if it
is not a valid date in the format YYYYMMDD.

10   **Incident Location.** This error code is returned if the Incident Location Code is
not one of the codes published in the appendix for "Premium and Accident Town
Tables" of the *Massachusetts Private Passenger Automobile Statistical Plan*.
Refer to www.commauto.com.

11   **Premium Location.** This error code is returned if the Premium Location Code
is not one of the codes published in the appendix for "Premium and Accident
Town Tables" of the *Massachusetts Private Passenger Automobile Statistical
Plan*. Refer to www.commauto.com

12   **Type of Loss Code.** This error code is returned for a Change Loss Amount
Transaction or an Add Original Claim Transaction that contains a Type of Loss
Code not listed in the definition for the Type of Loss Code (field number 18) in
"Appendix C: SDIP Claim Source Record Description". This error code is not
returned for the Reverse Incident Transaction or for the Change Incident Data
Transaction.

13   **Catastrophe Code.** The MRB does not validate the Catastrophe Code.

14   **Surcharge Code.** At-fault accident claims only. This error code is returned
when the Add Original Claim Transaction or the Change Incident Data
transaction contains a Surcharge Code that is not a valid code as specified in
"Appendix J: Surcharge Code-Standard of Fault".

15   **Claim ID Number.** This error code is returned when the Claim Identification
Number contains a value of blank or zeroes.

16   **Policy Number.** This error code is returned when the Policy Number contains a
value of blank or zeroes.

Appendix P: MRB Error Code - SDIP Claim Response (continued)

Error
Code

17   **Policy Effective Date.** This error code is returned if the Add Original Claim Transaction contains a Policy Effective Date that is blank or if it is not a valid date in the format YYYYMMDD. For other transactions, this error code is returned if the Policy Effective Date contains a value of blank or zeroes.

18   **Loss Amount.** This error code is returned for an Add Original Claim Transaction when the Loss Amount is not greater than zero and the Policy Effective Date is after January 1, 1984. This error code is returned for a Reverse Incident Transaction or a Change Incident Data Transaction if the Loss Amount is not equal to zero. This error code is returned for a Change Loss Amount Transaction if the Loss Amount is equal to zero.

19   **Vehicle ID Number.** This error code is returned if the Vehicle Identification Number contains a value of blank or zeroes.

20   **Vehicle Class.** This error code is returned if the Vehicle Class Code contains a value of blank or zeroes. This code should indicate the vehicle classification code for the vehicle as specified in the *Massachusetts Private Passenger Automobile Statistical Plan*. The MRB does not validate the Vehicle Class Code.

21   **Loss Payee Surname.** This error code is returned if the Loss Payee Surname field is blank and the transaction is a comprehensive claim transaction. Exception: This error code is not returned when the Type of Loss Code contains a value of "03" (Glass).

22   **Loss Payee Address.** This error code is returned if the Loss Payee Address field is blank and the transaction is a comprehensive claim transaction. Exception: This error code is not returned when the Type of Loss Code contains a value of "03" (Glass).

23   **Operator Lic Nbr.** At-fault accidents only. This error code is returned if the Involved Operator License Number is blank or if it does not match the license number on an RMV License Record when the Involved Operator License State Code contains a value of "MA".

Appendix P: MRB Error Code - SDIP Claim Response (continued)

Error
Code

24   **Operator Birth Dt.** At-fault accidents only. This error code is returned if the Involved Operator Birth Date is blank or if it does not match the birth date on the RMV License Record on at least two of three elements (month, day, year) when the Involved Operator License State Code contains a value of "MA".

25   **Operator License St.** At-fault accidents only. This error code is returned if the Involved Operator License State Code is not one of the codes listed in "Appendix M: State Code".

26   **Operator Surname.** At-fault accidents only. This error code is returned if the Involved Operator Surname is blank, if it contains punctuation or special characters or if it does not match the surname on the RMV License Record on at least three of the first five characters when the Involved Operator License State Code contains a value of "MA".

27   **Operator 1ST Name.** At-fault accidents only. This error code is returned when the Involved Operator First Name is blank while the other fields identifying the involved operator are present.

28   **Reversal Reason Code.** This error code is returned for a Reverse Incident Transaction if the Reversal Reason Code is blank, or if it is not one of the codes listed in "Appendix K: Reversal Reason Code".

29   **Policyholder Street Address 1.** This error code is returned for an Add Original Claim Transaction when the claim is assigned to the policyholder and the Policyholder License State Code contains a value not equal to "MA" and the Policyholder Street Address 1 is blank.

30   **Policyholder Address City.** This error code is returned for an Add Original Claim Transaction assigned to the policyholder with Policyholder License State Code not equal to "MA" when the Policyholder Address City is blank.

    This error code is returned for an at-fault accident Add Original Claim Transaction assigned to the policyholder with Policyholder Address State Code equal to "MA" if the Policyholder Address City is not listed in the RMV Massachusetts town name validation table and (a) the involved operator

Appendix P: MRB Error Code - SDIP Claim Response (continued)

Error
Code

identification field numbers 31 through 36 are blank, (b) the Policyholder License State Code is not equal to "MA" and (c) the policyholder identification fields do not match an RMV License Record.

This error code is returned for a comprehensive Add Original Claim Transaction with Policyholder Address State Code equal to "MA" if the Policyholder Address City is not listed in the RMV Massachusetts town name validation table and (a) the Policyholder License State Code is not equal to "MA" and (b) the policyholder identification fields do not match an RMV License Record. "Appendix N: Massachusetts Town Name" contains the RMV Massachusetts town name validation table as of November 18, 2005.

31   **Policyholder Address State.** This error code is returned for an Add Original Claim Transaction assigned to the policyholder with Policyholder License State Code not equal to "MA" when the Policyholder Address State Code is blank.

32   **Policyholder Address Zip.** This error code is returned for an Add Original Claim Transaction assigned to the policyholder with Policyholder License State Code not equal to "MA" when the Policyholder Address Zip Code is blank.

33   **Involved Operator Street Address1.** At-fault accidents only. This error code is returned for an Add Original Claim Transaction with Involved Operator License State Code not equal to "MA" if the Involved Operator Street Address 1 is blank.

34   **Involved Operator Address City.** At-fault accidents only. This error code is returned for an Add Original Claim Transaction with Involved Operator License State Code not equal to "MA" when the Involved Operator Address City is blank.

This error code is returned for an Add Original Claim Transaction with Involved Operator Address State Code equal to "MA" if the Involved Operator Address City is not listed in the RMV Massachusetts town name validation table when the Involved Operator License State Code is not equal to "MA" and the involved operator identification fields do not match any RMV License Record. "Appendix N: Massachusetts Town Name" contains the RMV Massachusetts town name validation table as of November 18, 2005.

Appendix P: MRB Error Code - SDIP Claim Response (continued)

Error
Code

35   **Involved Operator Address State.** At-fault accidents only. This error code is returned for an Add Original Claim Transaction if the Involved Operator License State Code is not equal to "MA" when the Involved Operator Address State Code is blank.

36   **Involved Operator Address Zip.** At-fault accidents only. This error code is returned for an Add Original Claim Transaction with the Involved Operator License State Code not equal to "MA" when the Involved Operator Address Zip Code is blank.

40   **Loss Amount below Minor Threshold.**   At-fault accidents only. This error code is returned for an Add Original Claim Transaction when the Loss Amount is below the minimum surchargeable amount as defined in "Appendix I: Schedule of Surcharge Points" and no other at-fault accident type of loss with the same Incident Date and Incident Location Code on the specified driving record has a Loss Amount equal to or greater than the minimum surchargeable amount.

41   **No Claim on File…41.**   This error code is returned for an at-fault accident Change Loss Amount Transaction (Transaction Code 42), Reverse Incident Transaction (Transaction Code 43), or Change Incident non-Key Data Transaction (Transaction Code 44) when the at-fault accident claim incident to be changed is not found on the driving record of the specified involved operator. "Section 3.3.3 At-Fault Accident Claim Transaction Codes" of "Chapter 3 SDIP CLAIMS" defines the fields in each transaction that are required to match a corresponding data element on an at-fault accident claim incident previously added to the driving record of the specified involved operator.

This error code is returned for a comprehensive Change Loss Amount Transaction (Transaction Code 52), Reverse Incident Transaction (Transaction Code 53), or Change Incident non-Key Data Transaction (Transaction Code 54) when the comprehensive claim incident specified to be changed is not found on the driving record of the specified policyholder. "Section 3.3.4 Comprehensive Claim Transaction Codes" of "Chapter 3 SDIP CLAIMS" defines the fields in each transaction that are required to match a corresponding data element on a claim incident previously added to the driving record of a specified policyholder.

Appendix P: MRB Error Code - SDIP Claim Response (continued)

Error
Code

44   **Claim Already On File.** This error code is returned for an at-fault accident Add Original Claim Transaction (Transaction Code 41) when an at-fault accident claim as defined by Incident Date, Incident Location Code and Type of Loss Code was previously added to the driving record of the specified involved operator.

       This error code is returned for a comprehensive Add Original Claim Transaction (Transaction Code 51) when a comprehensive incident as defined by Incident Date, Incident Location Code and Type of Loss Code was previously added to the driving record of the specified policyholder.

45   **Reduces Loss Below 0.** This error code is returned if a Change Loss Amount Transaction (Transaction Code 42 or Transaction Code 52) would, if applied, reduce the Loss Amount for the specified Type of Loss below zero.

47   **Reverses the Incident.** This error code is returned if an at-fault accident Change Loss Amount Transaction (Transaction Code 42) would, if applied, reduce the Loss Amount for the specified Type of Loss below the minimum surchargeable amount as defined in "Appendix I: Schedule of Surcharge Points" and no other at-fault accident type of loss on the specified driving record has a Loss Amount equal to or greater than the minimum surchargeable amount.

49   **Incident Reversed - BOA.** This error code is returned for an Add Original Claim Transaction (Transaction Code 41) when it would, if applied, reissue an at-fault accident that was previously reversed or vacated by the Board of Appeal. Reversal Reason Code = "BA" is allowed to reverse an at-fault accident only when the transaction is submitted by the Board of Appeal.

Appendix P:
MRB Error Code - Out-Of-State Driving Record Response

Error
Code

01   **Transaction Code.** This error code is returned if the Transaction Code is not one of the codes defined in "Section 4.4 Out-of-State Driving Record Source File" of "Chapter 4 OUT-OF-STATE DRIVING RECORDS".

02   **Company Code.** The insurer must use the Insurance Company Code assigned by the designated statistical agent for Massachusetts Private Passenger Insurance for use on all statistical records and all MRB transactions.

03   **Policy Number.** This error code is returned if the Policy Number contains all spaces or zeroes or if it contains leadings blanks or embedded blanks.

05   **Policy Effective Date.** This error code is returned if the Policy Effective Date is blank, if it is not a valid date in the format YYYYMMDD, or if the date is before January 1, 1999 (19990101).

06   **Operator License Number.** This error code is returned if Operator License Number is blank or if Operator License State Code = "MA" and the Operator License Number does not exactly match a valid Massachusetts license number on an RMV License Record.

07   **Operator License State Code.** This error code is returned if the Transaction Code = "72" and the value of this field is not = "MA". This error code is returned if Transaction Code = "73" and the value of this field is not one of the codes listed in "Appendix M: State Code" except "MA" because Transaction Code 73 is for a non-Massachusetts licensed operator only.

08   **Operator Last Name.** This error code is returned if the Operator Last Name is blank, or if it does not match the surname on the RMV License Record on at least three of the first five characters when Operator License State Code = "MA".

09   **Operator Birth Date.** This error code is returned if the Operator Birth Date is blank, or if it does not match the birth date on the RMV License Record on at least two of three elements (month, day, year) when Operator License State Code = "MA".

Appendix P: MRB Error Code - Out-Of-State Driving Record Response (continued)

Error
Code

10   **Operator First Name.** This error code is returned if the Operator First Name is blank or if it contains fewer than two (2) characters when the Transaction Code = "73" and the operator identification fields do not match an RMV License Record.

12   **Operator Street Address 1.** This error code is returned if the Operator Street Address 1 is blank when the Transaction Code = "73" and the operator identification fields do not match an RMV License Record.

14   **Operator Address City.** This error code is returned if the Operator Address City is blank when the Transaction Code = "73" and the operator identification fields do not match an RMV License Record. This error code is returned if Operator Address State Code = "MA" and the operator identification fields do not match an RMV License Record and the Operator Address City is not listed in the RMV Massachusetts town name validation table. "Appendix N: Massachusetts Town Name" contains the RMV Massachusetts town name validation table as of November 18, 2005.

15   **Operator Address State Code.** This error code is returned if the Operator Address State Code is not one of the values in "Appendix M: State Code" when the Transaction Code = "73" and the operator identification fields do not match an RMV License Record. Exception: A value of "OT" or "FR" will be rejected.

16   **Operator Address Zip Code.** This error code is returned if the Operator Address Zip Code is blank when Transaction Code = "73" and the operator identification fields do not match an RMV License Record.

17   **Prior License Number.** If present, the Prior License Number must be left justified. This error code occurs if the first character of the license number contains a value of "*". The MRB cannot validate the accuracy of this license number. A blank value is not rejected.

18   **Prior License State Code.** If present, this Prior License State Code must contain one of the values in "Appendix M: State Code". A blank value is not rejected.

19   **Date First Licensed Out-of-State.** If present, this Date First Licensed Out-of-State must be a valid date formatted YYYYMMDD that is no earlier than the date of the operator's 16th birthday. A blank value is not rejected.

Appendix P: MRB Error Code - Out-Of-State Driving Record Response (continued)

Error
Code

20   **Incident Date.** This error code is retuned if the Incident Date is blank, if it is not a valid date in the format YYYYMMDD, or if the Incident Date is on or after the MRB Process Date. This date is required to identify an out-of-state incident.

21   **Conviction Date.** This error code is returned if the Conviction Date is blank, if it is not a valid date in the format YYYYMMDD, if the Conviction Date is earlier than the Incident Date, or if the Conviction Date is earlier than the start of the Policy Experience Period, the 6-year period immediately preceding the Policy Effective Date. A date equal to the Incident Date is accepted.

22   **Reporting State Code.** This error code is returned if the Reporting State Code is not a valid state code in "Appendix M: State Code". This state code is required to identify an out-of-state incident. Refer to Error Code 45.

24   **MVR Offense Description.** This error code is returned if the MVR Offense Description contains all spaces or all zeroes when the Transaction Code = "72" or "73".

25   **ACD Offense Code.** This error code is returned if the ACD Offense Code is missing or invalid. This field must contain one of the values listed in "Appendix L: ACD Offense (Conviction) Code" or a value of "AF3" or "AF4".   This ACD Offense Code is required to identify an incident.

40   **Insurance Company Control Record Error.** This error code indicates that the Insurance Company Control Record is missing or invalid.

41   **No Incident On File.** A Reverse Out-of-State Incident Transaction (Transaction Code 71) is rejected with this error code when the incident for the Incident Date, Reporting State Code and ACD Offense Code is not found on the driving history for the specified operator.

44   **Incident Already On File.** An Add Out-of-State Incident Transaction (Transaction Code 72 or Transaction Code 73) is rejected with this error code when the transaction attempts to add an incident for an Incident Date, Reporting State Code and ACD Offense Code that is already on the driving history for the specified operator.

Appendix P: MRB Error Code - Out-Of-State Driving Record Response (continued)

Error
Code

45   **Reporting State MA Not Allowed.** An Add Out-of-State Incident
Transaction (Transaction Code 72 or Transaction Code 73) is rejected with this
error when the transaction attempts to add an out-of-state traffic violation for
Reporting State Code = "MA". This is done to prevent adding a record that may
be a duplicate of a violation issued by a Massachusetts police department or court.

46   **Traffic Violation on MA CDL Not Allowed.** Insurers cannot add an out-of-
state traffic violation to an operator who has a Massachusetts CDL license
because the RMV already receives out-of-state traffic violations for these
operators through the federal Commercial Driver License Information System
(CDLIS). However, insurers may add an at-fault accident that occurred while
driving a vehicle not covered by a Massachusetts private passenger insurance
policy to an operator who has a Massachusetts CDL license.

Appendix Q:
Merit Rating Board Organization Chart

```
┌─────────────────────────────────────────────────────────────────┐
│         MOTOR VEHICLE INSURANCE – MERIT RATING BOARD              │
└─────────────────────────────────────────────────────────────────┘
```

JULIANNE M. BOWLER MEMBER	ANNE L. COLLINS CHAIRPERSON	THOMAS F. REILLY MEMBER
COMMISSIONER OF INSURANCE	REGISTRAR OF MOTOR VEHICLES	ATTORNEY GENERAL

```
┌─────────────────────────┐
│    MARY ANN MULHALL      │
│       DIRECTOR           │
└─────────────────────────┘
```

```
┌─────────────────────────────────────────────────────────────────┐
│                   ADMINISTRATIVE STAFF                            │
└─────────────────────────────────────────────────────────────────┘
```
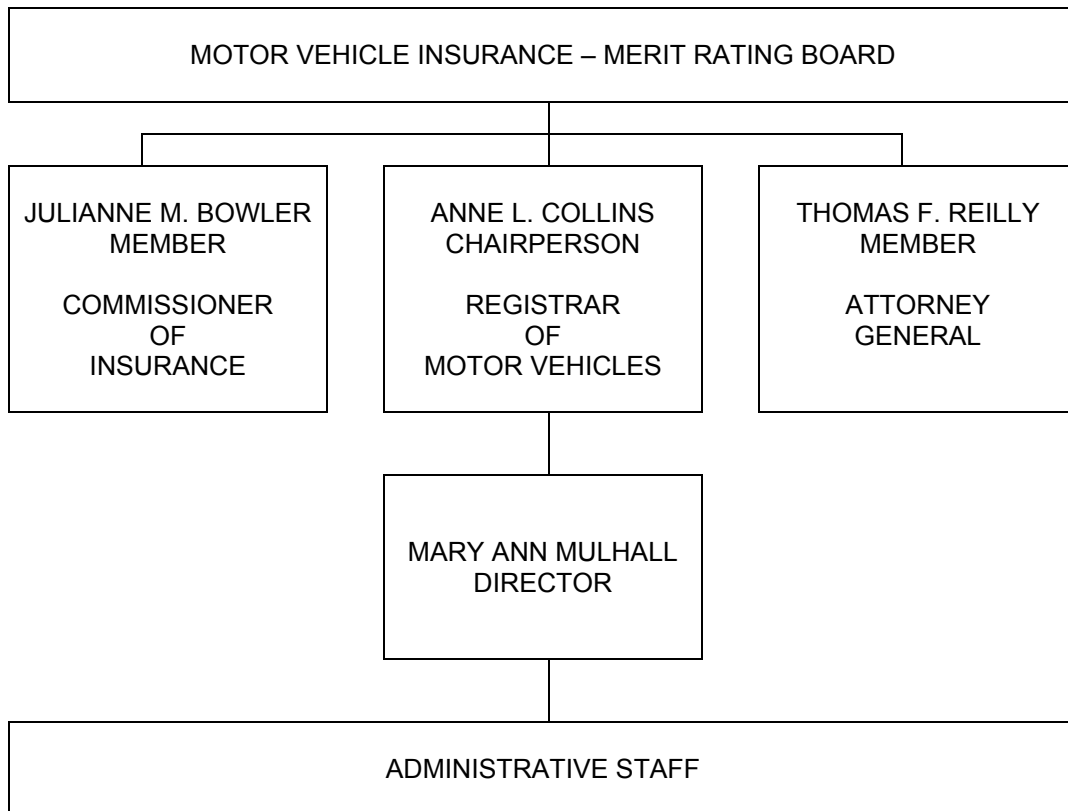
Appendix R:
Safe Driver Insurance Plan Statement
Format 1 of 3

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company : **(1)**
Policy Number : **(2)**
Effective Date : **(3)**   Expiration Date   : **(4)**
MRB Process Date : **(5)**   Transaction Codes: **((6),(7),(8),(9),(10),(11))**

Dear Policyholder:

This statement contains each listed operator's SDIP Points or Credit Code based on driving records maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. This policy will receive an SDIP premium increase (surcharge) for each operator with operator SDIP Points from 01 through 45 who is assigned to a vehicle; or an SDIP premium decrease (credit) for each operator with the Excellent Driver Discount Credit Code (98) or the Excellent Driver Discount Plus Credit Code (99) who is assigned to a vehicle.

The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. For all operators, that column on the Starting Date Line contains the beginning date of the policy experience period (6 years) or a later date if the operator has fewer than 6 years of driving experience.

An operator's SDIP Points is the sum of the surcharge points for surchargeable incidents in the 6-year policy experience period. An operator who has been licensed and incident-free during the most recent 3 years may receive a 1-point reduction in the surcharge points for each incident if there are 3 or fewer incidents in the most recent 5 years. An operator who has been licensed and incident-free during the most recent 5 years may receive the Excellent Driver Discount Credit Code (98). An operator who has been licensed for the most recent 5 years and has been incident-free for the most recent 3 years may receive the Excellent Driver Discount Credit Code (98) if there is exactly 1 surchargeable incident in the most recent 6 years and that incident is a minor traffic violation with a disposition of non-criminal. An operator who has been licensed and incident-free for 6 years may receive the Excellent Driver Discount Plus Credit Code (99).

```
--------- OPERATOR ---------       --------- DRIVING  HISTORY  INFORMATION ---------
LICENSE                                                          INCIDENT SURCHARGE
NUMBER                        ST   DESCRIPTION                   DATE     DATE    VALUE
----------------------------- --   ---------------------- -------- -------- ---
     (12)                     (13) STARTING DATE                           (18)    (19)
((14),    (15),        (16), (17))     (20)                      (21)      (22)    (23)
                                                                                   ===
                                   OPERATOR SDIP POINTS                             (24)
```

Appendix R: Safe Driver Insurance Plan Statement (continued)
Format 2 of 3

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company   : **(1)**
Policy Number   : **(2)**
Effective Date   : **(3)**   Expiration Date   : **(4)**
MRB Process Date   : **(5)**   Transaction Codes: **((6),(7),(8),(9),(10),(11))**

Dear Policyholder:

This statement contains each listed operator's SDIP Points or Credit Code based on driving records maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. This policy will receive an SDIP premium increase (surcharge) for each operator with operator SDIP Points from 01 through 45 who is assigned to a vehicle; or an SDIP premium decrease (credit) for each operator with the Excellent Driver Discount Credit Code (98) or the Excellent Driver Discount Plus Credit Code (99) who is assigned to a vehicle.

The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. For all operators, that column on the Starting Date Line contains the beginning date of the policy experience period (6 years) or a later date if the operator has fewer than 6 years of driving experience.

An operator's SDIP Points is the sum of the surcharge points for surchargeable incidents in the 6-year policy experience period. An operator who has been licensed and incident-free during the most recent 3 years may receive a 1-point reduction in the surcharge points for each incident if there are 3 or fewer incidents in the most recent 5 years. An operator who has been licensed and incident-free during the most recent 5 years may receive the Excellent Driver Discount Credit Code (98). An operator who has been licensed for the most recent 5 years and has been incident-free for the most recent 3 years may receive the Excellent Driver Discount Credit Code (98) if there is exactly 1 surchargeable incident in the most recent 6 years and that incident is a minor traffic violation with a disposition of non-criminal. An operator who has been licensed and incident-free for 6 years may receive the Excellent Driver Discount Plus Credit Code (99).

```
--------- OPERATOR ---------      --------- DRIVING  HISTORY  INFORMATION ---------
LICENSE                                                     INCIDENT SURCHARGE
NUMBER                         ST   DESCRIPTION              DATE     DATE     VALUE
------------------------ --   --------------------- -------- -------- ---
    (12)                      (13)  STARTING DATE                     (18)     (19)
((14),     (15),          (16), (17))   (20)                 (21)     (22)     (23)
                                                                               ===
                                    EXCELLENT DRIVER DISCOUNT (98)             (24)
```

Appendix R: Safe Driver Insurance Plan Statement (continued)
Format 3 of 3

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company : **(1)**
Policy Number : **(2)**
Effective Date : **(3)** Expiration Date : **(4)**
MRB Process Date : **(5)** Transaction Codes: **((6),(7),(8),(9),(10),(11))**

Dear Policyholder:

This statement contains each listed operator's SDIP Points or Credit Code based on driving records maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. This policy will receive an SDIP premium increase (surcharge) for each operator with operator SDIP Points from 01 through 45 who is assigned to a vehicle; or an SDIP premium decrease (credit) for each operator with the Excellent Driver Discount Credit Code (98) or the Excellent Driver Discount Plus Credit Code (99) who is assigned to a vehicle.

The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. For all operators, that column on the Starting Date Line contains the beginning date of the policy experience period (6 years) or a later date if the operator has fewer than 6 years of driving experience.

An operator's SDIP Points is the sum of the surcharge points for surchargeable incidents in the 6-year policy experience period. An operator who has been licensed and incident-free during the most recent 3 years may receive a 1-point reduction in the surcharge points for each incident if there are 3 or fewer incidents in the most recent 5 years. An operator who has been licensed and incident-free during the most recent 5 years may receive the Excellent Driver Discount Credit Code (98). An operator who has been licensed for the most recent 5 years and has been incident-free for the most recent 3 years may receive the Excellent Driver Discount Credit Code (98) if there is exactly 1 surchargeable incident in the most recent 6 years and that incident is a minor traffic violation with a disposition of non-criminal. An operator who has been licensed and incident-free for 6 years may receive the Excellent Driver Discount Plus Credit Code (99).

--------- OPERATOR ---------		--------- DRIVING HISTORY INFORMATION ---------			
LICENSE				INCIDENT	SURCHARGE	
NUMBER	ST	DESCRIPTION		DATE	DATE	VALUE
-----------------------	--	----------------------		--------	--------	---
(12)	**(13)**	**STARTING DATE**			**(18)**	**(19)**
((14), (15),	**(16), (17))**	**(NO INCIDENTS)**				**00**
		EXCELLENT DRIVER DISCOUNT PLUS (99)				

Appendix R: Safe Driver Insurance Plan Statement (continued)
Example 1 of 2

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company : **State Farm Mutual**
Policy Number   : **POLICY EXAMPLE 1 0000**
Effective Date   : **01-01-2006**   Expiration Date   : **01-01-2007**
MRB Process Date   : **10-17-2005**   Transaction Codes: (**828**,**2**,**01-01-2006**,**1**,**V**,**721**)

Dear Policyholder:

This statement contains each listed operator's SDIP Points or Credit Code based on driving records maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. This policy will receive an SDIP premium increase (surcharge) for each operator with operator SDIP Points from 01 through 45 who is assigned to a vehicle; or an SDIP premium decrease (credit) for each operator with the Excellent Driver Discount Credit Code (98) or the Excellent Driver Discount Plus Credit Code (99) who is assigned to a vehicle.

The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. For all operators, that column on the Starting Date Line contains the beginning date of the policy experience period (6 years) or a later date if the operator has fewer than 6 years of driving experience.

An operator's SDIP Points is the sum of the surcharge points for surchargeable incidents in the 6-year policy experience period. An operator who has been licensed and incident-free during the most recent 3 years may receive a 1-point reduction in the surcharge points for each incident if there are 3 or fewer incidents in the most recent 5 years. An operator who has been licensed and incident-free during the most recent 5 years may receive the Excellent Driver Discount Credit Code (98). An operator who has been licensed for the most recent 5 years and has been incident-free for the most recent 3 years may receive the Excellent Driver Discount Credit Code (98) if there is exactly 1 surchargeable incident in the most recent 6 years and that incident is a minor traffic violation with a disposition of non-criminal. An operator who has been licensed and incident-free for 6 years may receive the Excellent Driver Discount Plus Credit Code (99).

```
--------- OPERATOR ---------        --------- DRIVING  HISTORY  INFORMATION ---------
LICENSE                                                      INCIDENT SURCHARGE
NUMBER                      ST    DESCRIPTION                  DATE      DATE     VALUE
_____    __    _____  _____  _____    ___
S01234567                   MA    STARTING DATE                       01-01-2000   00
(SMITH     , 06-20-1945,  06, N)  MAJOR ACCIDENT           09-26-2000 10-02-2000   00
                                  MAJOR ACCIDENT           10-19-2003 10-27-2003   04
                                  MAJOR ACCIDENT           12-12-2004 01-03-2005   00
                                  DWI ALCOHOL PROGRAM      12-12-2004 01-27-2005   05
                                  SPEEDING                 03-01-2005 03-31-2005   02
                                                                                  ===
                                  OPERATOR SDIP POINTS                             11

S07999999                   MA    STARTING DATE                       01-01-2000   00
(REEVES    , 03-15-1932,  06, N)  (NO INCIDENTS)                                   00
                                                                                  ===
                                  EXCELLENT DRIVER DISCOUNT PLUS (99)
```

Appendix R: Safe Driver Insurance Plan Statement (continued)
Example 2 of 2

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company : **State Farm Mutual**
Policy Number   : **POLICY EXAMPLE 2 0000**
Effective Date   : **01-01-2006**   Expiration Date   : **01-01-2007**
MRB Process Date   : **10-17-2005**   Transaction Codes: (**828**,**2**,**01-01-2006**,**1**,**V**,**821**)

Dear Policyholder:

This statement contains each listed operator's SDIP Points or Credit Code based on driving records maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. This policy will receive an SDIP premium increase (surcharge) for each operator with operator SDIP Points from 01 through 45 who is assigned to a vehicle; or an SDIP premium decrease (credit) for each operator with the Excellent Driver Discount Credit Code (98) or the Excellent Driver Discount Plus Credit Code (99) who is assigned to a vehicle.

The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. For all operators, that column on the Starting Date Line contains the beginning date of the policy experience period (6 years) or a later date if the operator has fewer than 6 years of driving experience.

An operator's SDIP Points is the sum of the surcharge points for surchargeable incidents in the 6-year policy experience period. An operator who has been licensed and incident-free during the most recent 3 years may receive a 1-point reduction in the surcharge points for each incident if there are 3 or fewer incidents in the most recent 5 years. An operator who has been licensed and incident-free during the most recent 5 years may receive the Excellent Driver Discount Credit Code (98). An operator who has been licensed for the most recent 5 years and has been incident-free for the most recent 3 years may receive the Excellent Driver Discount Credit Code (98) if there is exactly 1 surchargeable incident in the most recent 6 years and that incident is a minor traffic violation with a disposition of non-criminal. An operator who has been licensed and incident-free for 6 years may receive the Excellent Driver Discount Plus Credit Code (99).

```
--------- OPERATOR ---------        --------- DRIVING  HISTORY  INFORMATION ---------
LICENSE                                                      INCIDENT SURCHARGE
NUMBER                        ST     DESCRIPTION              DATE     DATE      VALUE
----------------------------  --     ----------------------  --------  --------  ---
S05555555                     MA     STARTING DATE                     01-01-2000  00
(JONES    , 06-20-1945,  06, N)      FAILURE TO STOP         11-26-2000  12-02-2000  00
                                                                                  ===
                                     EXCELLENT DRIVER DISCOUNT (98)
```

Appendix R: Safe Driver Insurance Plan Statement (continued)
Data Definitions

Field
Number

1   **Insurance Company Name.** This field contains the insurance company name for the insurance company code displayed in Transaction Codes field number 6.

2   **Policy Number.** This field contains the sixteen-position Policy Number from the Policy Inquiry Response.

Policy Number-Company Use. This field contains the four-position Policy Number-Company Use data. This field is optional. If used it must be displayed immediately after the Policy Number.

3   **Effective Date.** This field contains the Policy Effective Date from the Policy Inquiry Response.

4   **Expiration Date.** This field contains the Policy Expiration Date from the Policy Inquiry Response.

5   **MRB Process Date.**   This field contains the MRB Process Date from the Policy Inquiry Response.

6   **Transaction Codes: (Insurance Company Code).** This field contains the insurer's three-digit insurance company code from the Policy Inquiry Response.

7   **Transaction Codes: (Transaction Type).**   This field contains the Transaction Type from the Policy Inquiry Response.

8   **Transaction Codes: (Transaction Effective Date).** This field contains the Transaction Effective Date from the Policy Inquiry Response.

9   **Transaction Codes: (Coverage Code).**   This field contains the Coverage Code from the Policy Inquiry Response.

10   **Transaction Codes: (Market Indicator).** This field contains the Market Indicator from the Policy Inquiry Response.

Appendix R: Safe Driver Insurance Plan Statement (continued)
Data Definitions

Field
Number

11   **Transaction Codes: (Premium Town Code).** This field contains the Premium Town Code from the Policy Inquiry Response.

12   **Operator: License Number.** This field contains the Operator License Number from the Policy Inquiry Response.

13   **Operator: License St.** This field contains the Operator License State Code from the Policy Inquiry Response.

14   **Operator: (Operator Name).**   This field contains the Operator Surname from the Policy Inquiry Response.

15   **Operator: (Operator Birth Date).**   This field contains the Operator Birth Date from the Policy Inquiry Response.

16   **Operator: (Years Driving Experience).** This field contains the Years Driving Experience from the Policy Inquiry Response as submitted by the insurer on the Policy Inquiry Source Record.

17   **Operator: (Out-of-State Incidents Indicator).** This field contains the Out-of-State Incidents Indicator from the Policy Inquiry Response as submitted by the insurer on the Policy Inquiry Source Record.

●   **STARTING DATE Line.** The Starting Date Line prints at the beginning of each listed operator with a value of "STARTING DATE" in the Description Column.

18   **STARTING DATE Line: Surcharge Date Column.**   This field contains the Operator Experience Date from the Policy Inquiry Response.

19   **STARTING DATE Line: Value Column.** This field contains the value 00.

●   **INCIDENT Line.** One Incident Line is printed for each surchargeable incident.

20   **INCIDENT Line: Description Column.** This field contains the Incident Description from the Policy Inquiry Response. If the operator has no incidents reported, the text "(NO INCIDENTS)" should be printed.

Appendix R: Safe Driver Insurance Plan Statement (continued)
Data Definitions

Field
Number

21   **INCIDENT Line: Incident Date Column.** This field contains the Incident Date from the Policy Inquiry Response. If the operator has no incidents reported, this field should be blank.

22   **INCIDENT Line: Surcharge Date Column.** This field contains the Surcharge Date from the Policy Inquiry Response. If the operator has no incidents reported, this field should be blank.

23   **INCIDENT Line: Value Column.** This field contains the Incident Number of Points from the Policy Inquiry Response. If the operator has no incidents reported, this field should contain "00".

An underscore line consisting of three (3) equal signs (= = =) in the Value Column should be printed before the Operator SDIP Line. The format of the Operator SDIP Line varies depending on the value of Operator SDIP Points.

●   **OPERATOR SDIP Line.** One Operator SDIP Line is printed for each operator.

OPERATOR SDIP Line: Format 1 of 3
If the value of Operator SDIP Points is from 00 through 45, the text "OPERATOR SDIP POINTS" must be displayed below the Underscore Line.

OPERATOR SDIP Line: Format 2 of 3
If the value of Operator SDIP Points is 98, the text "EXCELLENT DRIVER DISCOUNT (98)" must be displayed below the Underscore Line.

OPERATOR SDIP Line: Format 3 of 3
If the value of Operator SDIP Points is 99, the text "EXCELLENT DRIVER DISCOUNT PLUS (99)" must be displayed below the Underscore Line.

24   **OPERATOR SDIP Line: Value Column.** This field contains the value of the Operator SDIP Points field from the Policy Inquiry Response except when Operator SDIP Points = 98 or 99. When the Operator SDIP Points field = 98 or 99, this field must be left blank.

Appendix R_2005:
Safe Driver Insurance Plan Statement
Format 1 of 1

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company   : **(1)**
Policy Number   : **(2)**
Effective Date   : **(3)**   Expiration Date   : **(4)**
MRB Process Date   : **(5)**   Transaction Codes: **((6),(7),(8),(9),(10),(11))**

Dear Policyholder:

This statement calculates the SDIP Step for each operator listed on this policy. It is based on driving records maintained by the Massachusetts Merit Rating Board as of the process date shown above. This policy will receive an SDIP premium decrease (credit) for each operator who has a step value below 15 and is assigned to a vehicle; or an SDIP premium increase (surcharge) for each operator who has a step value over 15 and is assigned to a vehicle.

The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Step value, one line for credit points, and one line for the operator SDIP Step. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. For all operators, that column on the Starting Step Line will show the beginning date of the policy experience period (six years) or a later date if the operator has fewer than six years of driving experience.

The SDIP Step is computed by adding to a starting step value of 15, surcharge points for surchargeable incidents, then subtracting one credit point for each incident-free year. An incident-free year is any of the 1-year periods immediately preceding the policy effective date for which the operator has no surchargeable incidents. An operator with SDIP Step 15 or greater and a consecutive 3 year period of incident-free driving before 12/31/2004 may earn "forgiveness" credit points. An Experienced Operator with exactly one incident in the policy experience period may earn an additional credit point if the incident is more than 3 years old. An Experienced Operator may be assigned step 09 if the most recent 5 years are incident-free.

| --------- OPERATOR --------- | | --------- DRIVING HISTORY INFORMATION --------- | | | |
| LICENSE | | | | INCIDENT | SURCHARGE | |
NUMBER	ST	DESCRIPTION	DATE	DATE	VALUE
(12)	**(13)**	**STARTING STEP**	**(18)**		**(19)**
((14), (15),	**(16), (17))**	**(20)**	**(21)**	**(22)**	**(23)**
		CREDIT POINTS			**- (24)**
					===
		OPERATOR SDIP STEP			**(25)**

Appendix R_2005: Safe Driver Insurance Plan Statement (continued)
Example 1 of 1

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company   : State Farm Mutual
Policy Number   : 1234567890123456 0000
Effective Date   : 01-01-2005   Expiration Date   : 01-01-2006
MRB Process Date   : 12-01-2005   Transaction Codes: (828,1,01-01-2005,1,F,821)

Dear Policyholder:

This statement calculates the SDIP Step for each operator listed on this policy. It is based on driving records maintained by the Massachusetts Merit Rating Board as of the process date shown above. This policy will receive an SDIP premium decrease (credit) for each operator who has a step value below 15 and is assigned to a vehicle; or an SDIP premium increase (surcharge) for each operator who has a step value over 15 and is assigned to a vehicle.

The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Step value, one line for credit points, and one line for the operator SDIP Step. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. For all operators, that column on the Starting Step Line will show the beginning date of the policy experience period (six years) or a later date if the operator has fewer than six years of driving experience.

The SDIP Step is computed by adding to a starting step value of 15, surcharge points for surchargeable incidents, then subtracting one credit point for each incident-free year. An incident-free year is any of the 1-year periods immediately preceding the policy effective date for which the operator has no surchargeable incidents. An operator with SDIP Step 15 or greater and a consecutive 3 year period of incident-free driving before 12/31/2004 may earn "forgiveness" credit points. An Experienced Operator with exactly one incident in the policy experience period may earn an additional credit point if the incident is more than 3 years old. An Experienced Operator may be assigned step 09 if the most recent 5 years are incident-free.

```
--------- OPERATOR ---------        --------- DRIVING  HISTORY  INFORMATION ---------
LICENSE                                                        INCIDENT SURCHARGE
NUMBER                      ST      DESCRIPTION                DATE     DATE      VALUE
------------------------    --      --------------------- -------- --------   ---
N00000451                   MA      STARTING STEP                        01-01-1999      15
(MARTIN      , 01-16-1979, 06, Y)   SPEEDING            12-01-2001  12-31-2001       0
                                    CREDIT POINTS                                -  06
                                                                                    ===
                                    OPERATOR SDIP STEP                             09
```

Appendix R_2005: Safe Driver Insurance Plan Statement (continued)
Data Definitions

Field
Number

1   **Insurance Company Name.** This field contains the insurance company name for the insurance company code displayed in Transaction Codes field number 6.

2   **Policy Number.** This field contains the sixteen-position Policy Number from the Policy Inquiry Response.

  Policy Number-Company Use. This field contains the four-position Policy Number-Company Use data. This field is optional. If used it must be displayed immediately after the Policy Number.

3   **Effective Date.** This field contains the Policy Effective Date from the Policy Inquiry Response.

4   **Expiration Date.** This field contains the Policy Expiration Date from the Policy Inquiry Response.

5   **MRB Process Date.**   This field contains the MRB Process Date from the Policy Inquiry Response.

6   **Transaction Codes: (Insurance Company Code).** This field contains the insurer's three-digit insurance company code from the Policy Inquiry Response.

7   **Transaction Codes: (Transaction Type).**   This field contains the Transaction Type from the Policy Inquiry Response.

8   **Transaction Codes: (Transaction Effective Date).** This field contains the Transaction Effective Date from the Policy Inquiry Response.

9   **Transaction Codes: (Coverage Code).**   This field contains the Coverage Code from the Policy Inquiry Response.

10   **Transaction Codes: (Market Indicator).** This field contains the Market Indicator from the Policy Inquiry Response.

Appendix R_2005: Safe Driver Insurance Plan Statement (continued)
Data Definitions

Field
Number

11   **Transaction Codes: (Premium Town Code).** This field contains the Premium Town Code from the Policy Inquiry Response.

12   **Operator: License Number.** This field contains the Operator License Number from the Policy Inquiry Response.

13   **Operator: License St.** This field contains the Operator License State Code from the Policy Inquiry Response.

14   **Operator: (Operator Name).**   This field contains the Operator Surname from the Policy Inquiry Response.

15   **Operator: (Operator Birth Date).**   This field contains the Operator Birth Date from the Policy Inquiry Response.

16   **Operator: (Years Driving Experience).** This field contains the Years Driving Experience from the Policy Inquiry Response, submitted by the insurer on the Policy Inquiry Source Record.

17   **Operator (Out-of-State Incidents Indicator).** This field contains the Out-of-State Incidents Indicator from the Policy Inquiry Response, submitted by the insurer on the Policy Inquiry Source Record.

    STARTING STEP Line. The Starting Step Line prints at the beginning of each listed operator with a value of "STARTING STEP" in the Description Column.

18   **STARTING STEP Line: Surcharge Date Column.**   This field contains the Operator Credit Experience Date from the Policy Inquiry Response.

19   **STARTING STEP Line: Value Column.** This field contains the constant 15, the Starting Step value for all operators.

    INCIDENT Line. One Incident Line is printed for each surchargeable incident.

20   **INCIDENT Line: Description Column.** This field contains the Incident Description from the Policy Inquiry Response.

Appendix R_2005: Safe Driver Insurance Plan Statement (continued)
Data Definitions

Field
Number

21   **INCIDENT Line: Incident Date Column.** This field contains the Incident
Date from the Policy Inquiry Response.

22   **INCIDENT Line: Surcharge Date Column.** This field contains the
Surcharge Date from the Policy Inquiry Response.

23   **INCIDENT Line: Value Column.** This field contains the Incident Number of
Points from the Policy Inquiry Response.

CREDIT POINTS Line. A Credit Points Line prints at the end of each listed
operator with a value of "CREDIT POINTS" in the Description Column.

24   **CREDIT POINTS Line: Value Column.** This field contains the Operator
Credit Points from the Policy Inquiry Response. A minus (-) sign must appear just
before Operator Credit Points.

Underscore Line: An underscore line consisting of three (3) equal signs (= = =) in
the Value Column should be printed after the Credit Points Line and before the
Operator SDIP Step Line.

OPERATOR SDIP STEP Line: An Operator SDIP Step Line prints at the end
of each listed operator after the Underscore Line with a value of "OPERATOR
SDIP STEP" in the Description Column.

25   **OPERATOR SDIP STEP Line: Value Column.** This field contains the
Operator SDIP Step from the Policy Inquiry Response.

Appendix R_2004:
Safe Driver Insurance Plan Statement
Format 1 of 1

```
                    SAFE DRIVER INSURANCE PLAN (SDIP) STATEMENT

INSURANCE COMPANY: (1)
POLICY NUMBER    : (2)
EFFECTIVE DATE   : (3)       EXPIRATION DATE  : (4)
MRB PROCESS DATE : (5)       TRANSACTION CODES: ((6),(7),(8),(9),(10),(11))

DEAR POLICYHOLDER:

THIS STATEMENT CALCULATES THE SDIP STEP FOR EACH OPERATOR LISTED ON THIS
POLICY.  IT IS BASED ON DRIVING RECORDS MAINTAINED BY THE MASSACHUSETTS MERIT
RATING BOARD AS OF THE PROCESS DATE SHOWN ABOVE.  THIS POLICY WILL RECEIVE AN
SDIP PREMIUM DECREASE (CREDIT) FOR EACH OPERATOR WHO HAS A STEP VALUE BELOW 15
AND IS ASSIGNED TO A VEHICLE; OR AN SDIP PREMIUM INCREASE (SURCHARGE) FOR EACH
OPERATOR WHO HAS A STEP VALUE OVER 15 AND IS ASSIGNED TO A VEHICLE.

THE DRIVING HISTORY INFORMATION BELOW INCLUDES ONE LINE FOR EACH AT-FAULT
ACCIDENT AND EACH TRAFFIC VIOLATION, ONE LINE FOR THE STARTING STEP VALUE, ONE
LINE FOR CREDIT POINTS, AND ONE LINE FOR THE OPERATOR SDIP STEP.  THE
SURCHARGE DATE COLUMN CONTAINS THE DATE OF SURCHARGE NOTICE FOR AT-FAULT
ACCIDENTS AND THE COURT JUDGMENT DATE FOR TRAFFIC VIOLATIONS.  FOR ALL
OPERATORS, THAT COLUMN ON THE STARTING STEP LINE WILL SHOW THE BEGINNING DATE
OF THE POLICY EXPERIENCE PERIOD (SIX YEARS) OR A LATER DATE IF THE OPERATOR HAS
FEWER THAN SIX YEARS OF DRIVING EXPERIENCE.

THE SDIP STEP IS COMPUTED USING A STARTING STEP VALUE OF 15, AND THE
OPERATOR'S RECORD DURING THE POLICY EXPERIENCE PERIOD.  TO 15, ADD SURCHARGE
POINTS FOR SURCHARGEABLE INCIDENTS, THEN SUBTRACT ONE CREDIT POINT FOR EACH
INCIDENT-FREE YEAR EARNED BY THE OPERATOR.  AN INCIDENT-FREE YEAR IS ANY OF
THE 1-YEAR PERIODS IMMEDIATELY PRECEDING THE POLICY EFFECTIVE DATE FOR WHICH
THE OPERATOR HAS NO SURCHARGEABLE INCIDENTS.  CREDIT POINTS MAY INCLUDE A
'FORGIVENESS' FACTOR IF THE OPERATOR SDIP STEP IS 15 OR GREATER AND THE
OPERATOR HAS A CONSECUTIVE 3 YEAR PERIOD OF INCIDENT-FREE DRIVING SINCE 1/1/87.

--------- OPERATOR ---------    --------- DRIVING HISTORY INFORMATION ---------
LICENSE                                              INCIDENT SURCHARGE
NUMBER                     ST   DESCRIPTION          DATE     DATE       VALUE
------------------------- --    --------------------- -------- --------   ---
    (12)                 (13)   STARTING STEP                 (18)       (19)
((14),    (15),  (16), (17))    (20)                 (21)     (22)       (23)
                                CREDIT POINTS                          - (24)
                                                                        ===
                                OPERATOR SDIP STEP                      (25)
```

Appendix R_2004: Safe Driver Insurance Plan Statement (continued)
Example 1 of 1

```
              SAFE DRIVER INSURANCE PLAN (SDIP) STATEMENT

INSURANCE COMPANY: STATE FARM MUTUAL
POLICY NUMBER   : 1234567890123456 0000
EFFECTIVE DATE  : 01-01-91  EXPIRATION DATE  : 01-01-92
MRB PROCESS DATE : 12-01-90  TRANSACTION CODES: (828,1,01-01-91,1,F,821)

DEAR POLICYHOLDER:

THIS STATEMENT CALCULATES THE SDIP STEP FOR EACH OPERATOR LISTED ON THIS
POLICY.  IT IS BASED ON DRIVING RECORDS MAINTAINED BY THE MASSACHUSETTS MERIT
RATING BOARD AS OF THE PROCESS DATE SHOWN ABOVE.  THIS POLICY WILL RECEIVE AN
SDIP PREMIUM DECREASE (CREDIT) FOR EACH OPERATOR WHO HAS A STEP VALUE BELOW 15
AND IS ASSIGNED TO A VEHICLE; OR AN SDIP PREMIUM INCREASE (SURCHARGE) FOR EACH
OPERATOR WHO HAS A STEP VALUE OVER 15 AND IS ASSIGNED TO A VEHICLE.

THE DRIVING HISTORY INFORMATION BELOW INCLUDES ONE LINE FOR EACH AT-FAULT
ACCIDENT AND EACH TRAFFIC VIOLATION, ONE LINE FOR THE STARTING STEP VALUE, ONE
LINE FOR CREDIT POINTS, AND ONE LINE FOR THE OPERATOR SDIP STEP.  THE
SURCHARGE DATE COLUMN CONTAINS THE DATE OF SURCHARGE NOTICE FOR AT-FAULT
ACCIDENTS AND THE COURT JUDGMENT DATE FOR TRAFFIC VIOLATIONS.  FOR ALL
OPERATORS, THAT COLUMN ON THE STARTING STEP LINE WILL SHOW THE BEGINNING DATE
OF THE POLICY EXPERIENCE PERIOD (SIX YEARS) OR A LATER DATE IF THE OPERATOR HAS
FEWER THAN SIX YEARS OF DRIVING EXPERIENCE.

THE SDIP STEP IS COMPUTED USING A STARTING STEP VALUE OF 15, AND THE
OPERATOR'S RECORD DURING THE POLICY EXPERIENCE PERIOD.  TO 15, ADD SURCHARGE
POINTS FOR SURCHARGEABLE INCIDENTS, THEN SUBTRACT ONE CREDIT POINT FOR EACH
INCIDENT-FREE YEAR EARNED BY THE OPERATOR.  AN INCIDENT-FREE YEAR IS ANY OF
THE 1-YEAR PERIODS IMMEDIATELY PRECEDING THE POLICY EFFECTIVE DATE FOR WHICH
THE OPERATOR HAS NO SURCHARGEABLE INCIDENTS.  CREDIT POINTS MAY INCLUDE A
'FORGIVENESS' FACTOR IF THE OPERATOR SDIP STEP IS 15 OR GREATER AND THE
OPERATOR HAS A CONSECUTIVE 3 YEAR PERIOD OF INCIDENT-FREE DRIVING SINCE 1/1/87.

--------- OPERATOR ---------     --------- DRIVING HISTORY INFORMATION ---------
LICENSE                                                  INCIDENT SURCHARGE
NUMBER                    ST     DESCRIPTION              DATE     DATE    VALUE
------------------------- --     ---------------------- -------- --------  ---
202442939                 MA     STARTING STEP                    01-01-85   15
(WILSON    , 10-07-50, 06, Y)    SPEEDING                10-20-86 03-20-87    0
                                 CREDIT POINTS                          -    5
                                                                           ===
                                 OPERATOR SDIP STEP                         10

C03495898NY536787678      NY     STARTING STEP                    01-01-91   15
(COSTANZA  , 05-10-52, 06, Y)    CREDIT POINTS                          -    0
                                                                           ===
                                 OPERATOR SDIP STEP                         15
```

Appendix R_2004: Safe Driver Insurance Plan Statement (continued)
Data Definitions

Field
Number

1   **Insurance Company Name.** This field contains the insurance company name for the insurance company code displayed in Transaction Codes field number 6.

2   **Policy Number.** This field contains the sixteen-position Policy Number from the Policy Inquiry Response.

   Policy Number-Company Use. This field contains the four-position Policy Number-Company Use data. This field is optional. If used it must be displayed immediately after the Policy Number.

3   **Effective Date.** This field contains the Policy Effective Date from the Policy Inquiry Response.

4   **Expiration Date.** This field contains the Policy Expiration Date from the Policy Inquiry Response.

5   **MRB Process Date.**   This field contains the MRB Process Date from the Policy Inquiry Response.

6   **Transaction Codes: (Insurance Company Code).** This field contains the insurer's three-digit insurance company code from the Policy Inquiry Response.

7   **Transaction Codes: (Transaction Type).**   This field contains the Transaction Type from the Policy Inquiry Response.

8   **Transaction Codes: (Transaction Effective Date).** This field contains the Transaction Effective Date from the Policy Inquiry Response.

9   **Transaction Codes: (Coverage Code).**   This field contains the Coverage Code from the Policy Inquiry Response.

10   **Transaction Codes: (Market Indicator).** This field contains the Market Indicator from the Policy Inquiry Response.

Appendix R_2004: Safe Driver Insurance Plan Statement (continued)
Data Definitions

Field
Number

11   **Transaction Codes: (Premium Town Code).** This field contains the Premium Town Code from the Policy Inquiry Response.

12   **Operator: License Number.** This field contains the Operator License Number from the Policy Inquiry Response.

13   **Operator: License St.** This field contains the Operator License State Code from the Policy Inquiry Response.

14   **Operator: (Operator Name).** This field contains the Operator Surname from the Policy Inquiry Response.

15   **Operator: (Operator Birth Date).** This field contains the Operator Birth Date from the Policy Inquiry Response.

16   **Operator: (Years Driving Experience).** This field contains the Years Driving Experience from the Policy Inquiry Response, submitted by the insurer on the Policy Inquiry Source Record.

17   **Operator (Out-of-State Incidents Indicator).** This field contains the Out-of-State Incidents Indicator from the Policy Inquiry Response, submitted by the insurer on the Policy Inquiry Source Record.

    STARTING STEP Line. The Starting Step Line prints at the beginning of each listed operator with a value of "STARTING STEP" in the Description Column.

18   **STARTING STEP Line: Surcharge Date Column.** This field contains the Operator Credit Experience Date from the Policy Inquiry Response.

19   **STARTING STEP Line: Value Column.** This field contains the constant 15, the Starting Step value for all operators.

    INCIDENT Line. One Incident Line is printed for each surchargeable incident.

20   **INCIDENT Line: Description Column.** This field contains the Incident Description from the Policy Inquiry Response.

Appendix R_2004: Safe Driver Insurance Plan Statement (continued)
Data Definitions

Field
Number

21   **INCIDENT Line: Incident Date Column.** This field contains the Incident Date from the Policy Inquiry Response.

22   **INCIDENT Line: Surcharge Date Column.** This field contains the Surcharge Date from the Policy Inquiry Response.

23   **INCIDENT Line: Value Column.** This field contains the Incident Number of Points from the Policy Inquiry Response.

CREDIT POINTS Line. A Credit Points Line prints at the end of each listed operator with a value of "CREDIT POINTS" in the Description Column.

24   **CREDIT POINTS Line: Value Column.** This field contains the Operator Credit Points from the Policy Inquiry Response. A minus (-) sign must appear just before Operator Credit Points.

Underscore Line: An underscore line consisting of three (3) equal signs (= = =) in the Value Column should be printed after the Credit Points Line and before the Operator SDIP Step Line.

OPERATOR SDIP STEP Line: An Operator SDIP Step Line prints at the end of each listed operator after the Underscore Line with a value of "OPERATOR SDIP STEP" in the Description Column.

25   **OPERATOR SDIP STEP Line: Value Column.** This field contains the Operator SDIP Step from the Policy Inquiry Response.

Appendix S:
SAFE DRIVER INSURANCE PLAN SURCHARGE NOTICE FORM

SAFE DRIVER INSURANCE PLAN
SURCHARGE NOTICE

The _____(1)_____ ((2)) Insurance Company hereby notifies the OPERATOR named below that a surcharge will be imposed as required by M.G.L. c. 175 § 113B, as a determination has been made that the OPERATOR is more than 50% at fault for the accident described herein.

This surcharge will result in an increase in premium when an insurance policy is next renewed for any vehicle on which the OPERATOR is listed.

OPERATOR INFORMATION

Name / Address / City, State Zip	(3)		
Date of Birth (4)	Driver's License No. (5)		State Code (6)

♦ If any of the above operator information is incorrect, do not appeal.
Contact your insurance company to make the appropriate corrections.

FOLD   FOLD

ACCIDENT INFORMATION

Accident Date	Surcharge Notice Date	Location Code	Policy No.	Claim No.
(7)	(8)	(9)	(10)	(11)

Standard of Fault Code (12) | Explanation:

(13)

INSURANCE AGENT	POLICYHOLDER (if different than the OPERATOR)
Name / Address / City, State Zip (14)	Name / Address / City, State Zip (15)
	Date of Birth (16)	Driver's License No. (17)	State Code (18)

SURCHARGE APPEAL INSTRUCTIONS

FOLD IF YOU BELIEVE YOU WERE NOT MORE THAN 50% AT FAULT IN THIS ACCIDENT AND WISH TO APPEAL TO FOLD
THE MASSACHUSETTS DIVISION OF INSURANCE, YOU SHOULD:

(A) Complete the Surcharge Appeal Form on the reverse side of this notice.
(B) Send a check or money order for $50.00 payable to the Commonwealth of Massachusetts. This filing fee is non-refundable. File only one appeal per accident. The Division of Insurance does not accept cash.
(C) Return this completed form with the filing fee by mail to: DIVISION OF INSURANCE
                                                                P.O. BOX 370009
                                                                BOSTON, MA 02241-0709

(D) A request for appeal must be submitted and received WITHIN 30 DAYS of the Surcharge Notice Date.
(E) The Division of Insurance will notify you as the date, time, and location of your hearing.

♦ Filing a surcharge appeal does not prevent the application of the surcharge to the premium. If the surcharge is billed, it MUST be paid. If it is later reversed, your SDIP data will be adjusted, and the amount paid will be refunded or credited by the Insurance Company.

NAME _____

If the operator's mailing address is different than the address shown above, please indicate corrections here ➔ ADDRESS _____

CITY, STATE ZIP _____

Appendix S:
SURCHARGE APPEAL FORM *(back of SURCHARGE NOTICE FORM)*

SURCHARGE APPEAL FORM

The OPERATOR should provide as much of the following accident information as possible: PLEASE PRINT

ACCIDENT INFORMATION   Time _____ : _____   ☐ AM ☐ PM   Number of vehicles involved _____

Location _____   No. of lanes in each direction _____
CITY/TOWN   STATE   STREET

If intersection, intersection street _____   No. of lanes in each direction _____

Your speed prior to the accident _____ mph   Posted speed _____ mph

SIGHT LINES/DISTANCE   When you first saw the other vehicle, how far were you from it? _____

If a rear end collision, give distance between you and the vehicle you were following prior to accident. _____

If an intersection collision, give your view in distance to right _____ to left _____ before entering intersection.

POLICE   at accident scene?   ☐ No   ☐ Yes   Were you issued a citation ("ticket")?   ☐ No   ☐ Yes

DAMAGE   (example – passenger side rear door)
To the vehicle you were driving _____
To other vehicle _____
Identify damaged property other than vehicles _____

BEFORE THE ACCIDENT YOUR CAR WAS ✔
☐ Going straight ahead
☐ Starting from parked position
☐ Avoiding object in road
☐ Starting from stop sign
☐ Starting from traffic control
☐ Making a left turn
☐ Making a right turn
☐ Turning right on red
☐ Making a U-turn
☐ Stopped in traffic
☐ Slowing or Stopping
☐ Parked
☐ Merging
☐ Changing lanes
☐ Overtaking another vehicle
☐ Backing
☐ Other _____
☐

LIGHT CONDITIONS ✔
☐ Daylight
☐ Dusk
☐ Dark-Unlighted area
☐ Dark-Lighted area
☐ Other _____

TRAFFIC CONTROL ✔
☐ Traffic Light   ☐ None
☐ Stop Sign   ☐ Construction area
☐ Yield Sign   ☐ Officer/Guard
☐ Flashing Light   ☐ Other _____

ROADWAY SURFACE ✔
☐ Dry   ☐ Sand
☐ Slush   ☐ Mud
☐ Snow/Ice   ☐ Wet
☐ Other _____

WEATHER ✔
☐ Clear   ☐ Rain
☐ Cloudy   ☐ Sleet/Hail
☐ Fog   ☐ Snow
☐ Mist   ☐ Other _____

PROVIDE DETAILS OF HOW THE ACCIDENT HAPPENED

_____
_____
_____
_____

ACCIDENT DIAGRAM

STATE REASON(S) WHY YOU BELIEVE YOU ARE NOT MORE THAN 50% AT FAULT FOR THE ACCIDENT

_____
_____
_____

An appeal must be submitted and received within 30 days of the Surcharge Notice Date.

I, the Operator named herein, being aggrieved by the determination of the issuing insurance company that I have been found to be more than 50% at fault for the accident identified in this surcharge notice, do hereby appeal the insurance company's determination of fault in excess of 50% pursuant to Chapter 175, section 113B of the Massachusetts General Laws. I hereby declare the foregoing information and statements are made under the pains and penalties of perjury.

X _____   _____
OPERATOR'S SIGNATURE   DATE

Home telephone No. (____) ____ — _____   Work telephone No. (____) ____ — _____   Ext. _____

Appendix S: Safe Driver Insurance Plan Surcharge Notice Form (continued)
Data Definitions

Field
Number

1   **Insurance Company Name.** This field contains the insurance company name of the insurer that issues the Surcharge Notice.

2   **(Insurance Company Code).** This field contains the three-digit Insurance Company Code of the insurer that issues the Surcharge Notice.

3   **Operator Information: Name.** This field contains the full name of the operator involved in the accident. When completing the name, do not omit "Jr.", "Sr.", "II", etc. If the vehicle was unattended and involved in a downward grade collision, identify the person who last operated the vehicle.

           Operator Information: Address. This field contains the street address, city, state and zip code of the operator involved in the accident.

4   **Operator Information: Date of Birth.** This field contains the date of birth of the operator involved in the accident.

5   **Operator Information: Driver's License No.** This field contains the operator's driver license number exactly as it appears on the driver license.

6   **Operator Information: State Code.** This field contains the code for the state, territory, country, or Canadian province that issued the operator's driver license from "Appendix M: State Code".

7   **Accident Information: Accident Date.** This field contains the date the accident occurred.

8   **Accident Information: Surcharge Notice Date.** This field contains the date the loss amount for the accident was paid, and the Notice Date in the corresponding SDIP Claim Source Record.

Appendix S: Safe Driver Insurance Plan Surcharge Notice Form (continued)
Data Definitions

Field
Number

9   **Accident Information: Location Code.** This field contains the three-digit code for the incident location. Use the location code from the appendix for "Premium and Accident Town Tables" of the *Massachusetts Private Passenger Automobile Statistical Plan*. Refer to www.commauto.com. If the incident occurred outside of Massachusetts, use the appropriate Out-of-State Town Code.

10   **Accident Information: Policy No.** This field contains the Policy Number by which the policy may be referenced in insurance company files.

11   **Accident Information: Claim No.** This field contains the Claim Identification Number by which the claim may be referenced in insurance company files.

12   **Accident Information: Standard of Fault Code.** This field contains the Standard of Fault Code from "Appendix J: Surcharge Code – Standard of Fault".

13   **Accident Information: Standard of Fault Explanation.** This field contains the complete description for the Standard of Fault Code displayed in field number 12.

14   **Insurance Agent.**   This field contains the full name and mailing address of the insured's insurance agent.   This field contains the full name and mailing address of the insurer if no insurance agent is involved.

15   **Policyholder: Name.** This field contains the full name of the policyholder if the policyholder is not the involved operator. When completing the name, do not omit "Jr.", "Sr.", "II", etc. Enter the value "SAME" in this space if the policyholder is the involved operator.

          Policyholder: Address. This field contains the street address, city, state and zip code for the policyholder identified in field number 15.

16   **Policyholder: Date of Birth.**   This field contains the date of birth of the policyholder identified in field number 15.

Appendix S: Safe Driver Insurance Plan Surcharge Notice Form (continued)
Data Definitions

17   **Policyholder: Driver's License No.** This field contains the policyholder's driver license number exactly as it appears on the driver license.

18   **Policyholder: State Code.**   This field contains the code for the state, territory, country, or Canadian province that issued the policyholder's driver license from "Appendix M: State Code".

Appendix T:
SURCHARGE REVOCATION NOTICE FORMAT

(Insurance Company Letterhead)

(1)

OPERATOR INFORMATION

Name	
Address	**(2)**
City, State Zip	

Date of Birth	**(3)**	Driver's License No.	**(4)**		State Code	**(5)**

♦ If any of the above operator information is incorrect, do not appeal .
Contact your insurance company to make the appropriate corrections.

FOLD   FOLD

ACCIDENT INFORMATION

Accident Date	Surcharge Notice Date	Location Code	Policy No.	Claim No.
(6)	**(7)**	**(8)**	**(9)**	**(10)**

Standard of Fault Code	**(11)**	Explanation:

(12)

INSURANCE AGENT		POLICYHOLDER	(if different than the OPERATOR)
Name		Name	
Address		Address	**(13)**
City, State Zip		City, State Zip	

		Date of Birth	Driver's License No.	State Code
		(14)	**(15)**	**(16)**

On behalf of the above named insurance company, you are hereby notified that the at-fault accident described on this notice has been revoked for the reason indicated below:

Reason: _____**(17)**_____

_____

I hereby certify that the reason stated above is true and correct.

_____**(18)**_____   _____**(19)**_____
(Date)   (Authorized Signature)

Appendix T: Surcharge Revocation Notice Format (continued)
Data Definitions

Field
Number

1   **Insurance Company Name.** The name of the insurance company on the
        company letterhead must refer to the insurance company issuing the revocation
        and the company that issued the Surcharge Notice.

2   **Operator Information: Name.** This field contains the full name of the
        operator for whom the Surcharge Revocation is issued.

        Operator Information: Address. This field contains the street address, city,
        state, and zip code of the operator for whom the Surcharge Revocation is issued.

3   **Operator Information: Date of Birth.**   This field contains the date of birth of
        the operator for whom the Surcharge Revocation is issued.

4   **Operator Information: Driver's License No.** This field contains the driver
        license number of the operator for whom the Surcharge Revocation is issued.

5   **Operator Information: State Code.**   This field contains the code for the
        state, territory, country, or Canadian province that issued the driver license of the
        operator for whom the Surcharge Revocation is issued.

6   **Accident Information: Accident Date.** This field contains the date of the
        accident for which the Surcharge Revocation is issued.

7   **Accident Information: Surcharge Notice Date.**   This field contains the
        Notice Date of the accident for which the Surcharge Revocation is issued.

8   **Accident Information: Location Code.** This field contains the three-digit
        code for the location of the accident for which the Surcharge Revocation is
        issued.

9   **Accident Information: Policy No.** This field contains the Policy Number by
        which this policy may be referenced in insurance company files.

10   **Accident Information: Claim No.** This field contains the Claim
        Identification Number by which this claim may be referenced in insurance
        company files.

Appendix T: Surcharge Revocation Notice Format (continued)
Data Definitions

Field
Number

11   **Accident Information: Standard of Fault Code.** This field contains the two-digit Standard of Fault Code from the original Surcharge Notice.

12   **Accident Information: Standard of Fault Explanation.** This field contains the complete description for the Standard of Fault Code from the original Surcharge Notice.

13   **Policyholder: Name.** This field contains the full name of the policyholder, or the value "SAME" as shown on the original Surcharge Notice.

           Policyholder: Address. This field contains the street address, city, state, and zip code for the policyholder as shown on the original Surcharge Notice.

14   **Policyholder: Date of Birth.**   This field contains the date of birth of the policyholder as shown on the original Surcharge Notice.

15   **Policyholder: Driver's License No.** This field contains the driver license number of the policyholder as shown on the original Surcharge Notice.

16   **Policyholder: State Code.**   This field contains the code for the state, territory, country, or Canadian province that issued the driver license of the policyholder as shown on the original Surcharge Notice.

17   **Reason.** This field contains a description of the reason for the revocation.

18   **Date.** This field contains the date this Surcharge Revocation Notice is prepared.

19   **Certification.** An authorized insurance company representative must sign the completed Surcharge Revocation Notice. Type or pre-print the name, title, and telephone number of this representative. The signature must be an original signature.